

# FWD Hajj Rider

Multiple benefit protection plan  
to safeguard your pilgrimage



# Fulfil your spiritual pilgrimage with peace-of-mind

**It's the dream of every Muslim to visit Makkah to perform the Hajj and Umrah.**

There are some important factors to be considered in planning this spiritual journey including logistics, spiritual, physical and mental aspects. Yet no matter how well you plan, travels can hold the potential for unwanted surprises.



One aspect that is often overlooked is financial preparedness should an accident or unfortunate event happen during your pilgrimage or Umrah.

FWD Hajj Rider is designed to complement your existing takaful protection by providing a comprehensive solution to protect you and your loved ones, allowing you to realise your spiritual dream with calm and peace-of-mind.



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## Multiple benefits for your Hajj and Umrah

The rider provides a lump sum benefit in the event of death, or total and permanent disability (TPD) for the person covered. It also provides comprehensive protection including additional spouse benefits and coverage on Middle East Respiratory Syndrome (MERS) virus.



**100% rider sum covered** payable upon death or TPD due to any cause

**200% rider sum covered** upon death or TPD due to natural cause during Hajj or Umrah

**300% rider sum covered** upon death or TPD due to accidental cause during Hajj or Umrah

**400% rider sum covered** upon death or TPD due to accidental cause in public conveyance/ elevator/car/building during Hajj or Umrah



**Spouse Compassionate Benefit** of 50% rider sum covered or RM100,000, whichever is lower, upon the death of spouse during Hajj or Umrah



Additional 100% rider sum covered if death is **due to MERS virus**

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## Enjoy extended optional benefits

Save for your Hajj and Umrah and receive an allowance for your pilgrimage.



**Regular Cash Payment (RCP)** of 3% of rider sum covered payable every 2 years



**Cash Allowance** of RM2,000 upon performing your Hajj and Umrah

## Comprehensive protection plus optional benefits

The following example illustrates how this rider benefits you. It provides additional benefits to your main certificate, and you need to pay a separate contribution to keep this protection in place...



Kassim was planning to perform the Hajj within the next five years, so he chose to participate in the FWD Hajj Rider with RM100,000 sum covered. He also opted to include the RCP and Cash Allowance benefits.



As Kassim had consistently made contribution payments in the first two years, he received the first RCP of RM3,000 in the 25th month. Kassim will continue receiving the RCP every 2 years thereafter which he can save towards performing the Hajj.

The following year Kassim and his wife, Zahreen travelled to Makkah to perform the Hajj together. Kassim claimed another RM2,000 Cash Allowance for the Hajj trip.



In the third year, Kassim performed the Umrah so he received the RM2,000 Cash Allowance before the Umrah trip as his pocket money.



The couple was involved in an accident while travelling by bus from Madinah to Makkah with other pilgrims. Kassim suffered total and permanent disability as a result and unfortunately Zahreen didn't survive.



Kassim received RM400,000 payout for TPD benefit and RM50,000 Spouse Compassionate Benefit due to the death of his wife as a result of the accident.

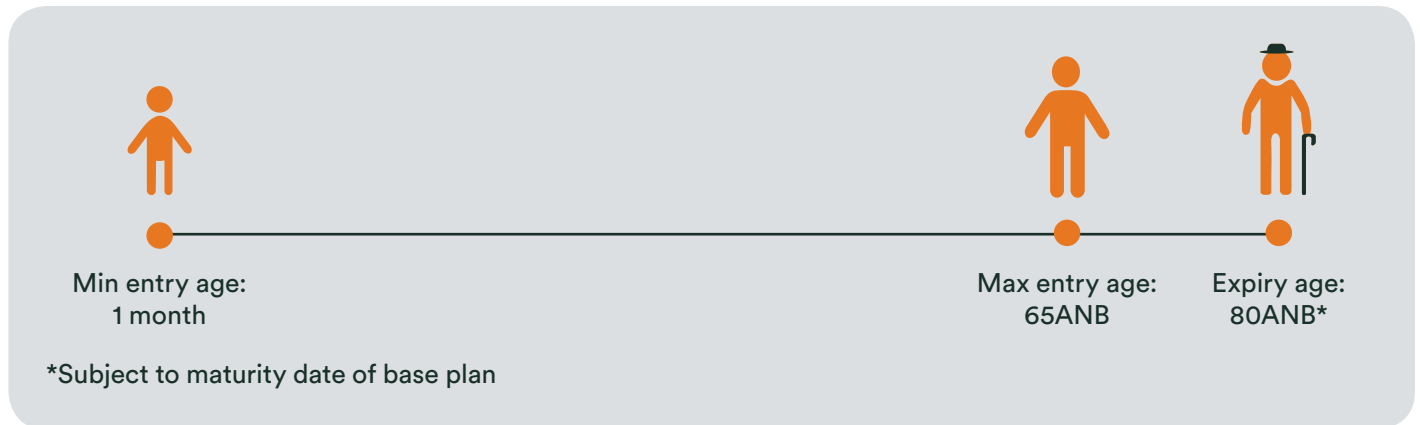
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## How this plan works

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## Who can be covered?

The person who meets the below age criteria can participate in this rider.



## What are the coverage and contribution terms?

The coverage term starts from 5 years and up to maximum covered age of 80, subject to the base plan certificate term. You may choose to pay your contribution either in 5/10/15 year limited pay or throughout your coverage term.

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## How much do you have to contribute?

The contribution rates depend on the following criteria.

- Person covered's age at inception
- Person covered's gender
- Person covered is a smoker/non smoker
- Rider's certificate term
- Rider's sum covered

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## How much is the sum covered?

You can choose to be covered under this rider from RM10,000 and up to the base plan sum covered.

## How much is the Wakalah fee?

The wakalah fee as % of your rider contribution is shown in table below.

Certificate Year	1	2-3	4	5-10	11+
Wakalah Fee	70%	55%	40%	25%	10%

This charge is based on a certificate with term 20 years or more. Lower charges will apply for shorter term certificates. You may refer to the benefit illustration for the Wakalah fee of your specific certificate term selected.

## What we don't cover

Riders benefit will not be payable if death or TPD claim:

- Is due to suicide, attempted suicide or self-inflicted act within a year of the start of your rider or the date we last reinstated your rider.
- Arises because you or a person covered wilfully participated in an unlawful act, or unlawful failure to act.
- Is resultant from an act of war (whether declared or not), coup, revolution, riot, or any similar event.



Death or TPD during Hajj or Umrah benefit is unclaimable if death or TPD occurs during Ziarah or while travelling outside Saudi Arabia.



Death occurs due to MERS virus before travelling for Hajj/Umrah or not later than 21 days after returning from Saudi Arabia.

Note: This list is non-exhaustive. Please refer to FWD Hajj Rider Certificate for a full list of exclusions.

## How are we Shariah-compliant?

1. We manage your contribution and our takaful operations are based on the Shariah contract of Wakalah and guided by our Shariah committee.



Takaful is a mutual assistance scheme based on the spirit of brotherhood and solidarity where you and others agree to assist each other financially if anyone of you suffers a specific loss.



Wakalah is the appointment by one party of another to act on his/her behalf.

2. We allocate your contributions, less the Wakalah fee into the Participant's Risk Fund (PRF), as tabarru'. The tabarru' are used to pay the benefits to claimants who are entitled to it based on:

- the solidarity of brotherhood and cooperation among the participants; and
- terms and conditions within the certificate



Tabarru' is a donation for the purpose of takaful.

3. In case of the good performance of the PRF, we'll be compensated 50% of the surplus as Ju'alah and the remaining 50% will be distributed to eligible participants.



If the value of PRF is insufficient to pay the claims, then we'll give Qard which is a benevolent interest-free loan to PRF.



Ju'alah is the reward to the Takaful Operator for the good performance of the participants' risk fund.



## Important Notes

1. This brochure does not form a contract between you and FWD Takaful Berhad. The full terms and conditions are stated in the certificate documents.
2. FWD Hajj Rider doesn't provide benefits from PRF upon surrender or expiry of the rider certificate.
3. Only one of these benefits shall be payable under FWD Hajj Rider: death or TPD due to all causes benefit; death or TPD during Hajj or Umrah benefit; or death due to MERS virus.
4. For death due to MERS virus benefit, the diagnosis must be made within 21 days after returning from Hajj or Umrah.
5. Spouse Compassionate Death benefit is limited to one spouse and is claimable once only throughout the rider coverage term.
6. The first RCP will be payable on the rider's 2nd certificate anniversary provided that all due contributions are collected.
7. Cash Allowance benefit is claimable after 24 months of the waiting period and once a year up to RM10,000 throughout the rider coverage term.
8. You're entitled to an individual tax relief when you participate in this plan, subject to terms and conditions of the Inland Revenue Board (LHDN). You should satisfy yourself that this plan meets your needs and the contributions are affordable to you.
9. For further information on fees, charges and other details, please refer to the Product Disclosure Sheet and Benefit Illustration issued by our Agent.

For more information, contact your agent, call our hotline or check out our website at [fwd.com.my](http://fwd.com.my)



Service Hotline  
1300 13 7988



Already a customer?  
Simply log on to  
our customer portal

## About FWD Takaful Berhad

FWD Takaful Berhad (“FWD Takaful”) is a Takaful provider in Malaysia that offers family Takaful services. FWD Takaful is licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

Established in Asia in 2013 with a trailblazer mentality, FWD Group (“FWD”) is the primary insurance business of investment group, Pacific Century Group.

It is a Takaful business unit of FWD – which spans 10 markets in Asia including Hong Kong SAR & Macau SAR, Thailand, Indonesia, the Philippines, Singapore, Vietnam, Japan, Malaysia and Cambodia, offering life and medical insurance, general insurance, employee benefits, Shariah and family takaful products across a number of its markets.

FWD is focused on creating fresh customer experiences and making the insurance journey simpler, faster and smoother, with innovative propositions and easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD aims to become a leading pan-Asian insurer by changing the way people feel about insurance.

For more information, please visit [fwd.com.my](http://fwd.com.my).