

# FWD Accidental Death Benefit Rider

Added protection for life's unexpected moments



Call our hotline: 1300 13 7988

# Accidents can be small, or accidents can be life-threatening. Financially, you've got to plan for them.

**Do you know that the number of transport related accidental deaths ranks among the top 5 causes of deaths in Malaysia?**

In the case of an accidental death, everything happens fast. Because it is unexpected and unforeseen, all our natural wishes may not be realised. You may end up leaving with unfinished business. Like who will settle your hospital bill? What are your last wishes? What if you pass away in another country?

We know you would like to leave a positive legacy and without imposing on others. It's not too much to ask for, hence we designed the FWD Accidental Death Benefit Rider.



This rider offers a way to ensure that all the things that need to be taken care of will be taken care of when the time comes. Like ensuring any ICU costs are taken care of, or leaving a goodwill donation to a charity of your choice, or even bringing your remains home if you pass away overseas.

FWD Accidental Death Benefit Rider offers an economical, yet smart way to increase your overall protection cover. You can choose to attach this rider to your base plan at any point in time, all you need to do is just to choose the level of coverage and how long you want to be covered for.

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## Following benefit is paid from your Participants' Risk Fund

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### Accidental death benefit

We'll pay 100% of the rider sum covered if the person covered dies as a result of an accident. Alternately, if the person covered dies as a result of an accident on public transport within Malaysia then we'll pay 200% of sum covered.

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### ICU expense coverage

If the person covered dies as a result of an accident, we'll pay up to RM5,000 to reimburse any intensive care unit (ICU) costs arising from treating the person covered for injuries suffered from the same accident.

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### Community goodwill benefit

If the person covered dies as a result of an accident, we'll pay RM5,000 on behalf of the person covered to one of our approved charities.

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### Repatriation benefit

If the person covered dies as a result of an accident suffered while outside of Malaysia, we'll pay up to RM5,000 to reimburse the costs of bringing their remains back to Malaysia.

## When we won't pay any benefits

At FWD, we do not believe in setting a long list of hidden clauses that prevent us from giving you what is due. So we've simplified our exclusion list to just 2 criteria:

### Unlawful acts

We'll not pay any benefit under this certificate if the claim arises because you or a person covered wilfully participated in an unlawful act, or unlawful failure to act.

### War

We'll not pay any benefit under this certificate if the claim is a result of an act of war (whether declared or not), coup, revolution, riot, or any similar event.

## 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.

## Should you change your mind

If you aren't completely satisfied with your certificate, and you haven't made a claim under it, you have 15 days from the date you receive your certificate to cancel it and receive your contributions back, minus medical expenses (if any).

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## If you don't pay your contributions due

You need to pay your rider contributions along with your base plan contribution by the due date. We give you a 60-day grace period to pay.

- If your base plan does not have Participants' Savings Account and if you have not paid the full contribution amounts due, both your base plan and rider will terminate after the grace period.
- If your base plan has Participants' Savings Account then we will deduct the rider tabarru' amount due from it after the grace period.

If you do not have enough funds in your Participants' Savings Account to pay for your rider and certificate tabarru', then both your base plan and your rider cover will end.

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## Maturity or termination benefit

There will be no maturity or termination benefit to be paid from participants' risk fund.

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## Surrender benefit

For payment options other than regular pay, upon surrender we will refund the part of the contributions paid. Please refer to your benefit illustration to understand the eligible amount for each year.

## Eligibility to participate is pretty simple

Malaysian nationality or permanent resident. Age requirements for person covered:

Main People	Age when you can apply for cover	Age when cover ends
Certificate owner	Must be between 17 and 65 years old	–
Person covered	Must be between 1 month and 65 years old	Up to age 75*

\*Depending upon chosen maturity age, subject to minimum certificate term of 5 years.  
 Note: Age implies the age at the next birthday.

## How much is the Wakalah fee?

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

\*This charge is based on rider with regular contribution payment option. For shorter contribution payment terms, lower charge will apply.

## How much do you contribute

Your contribution depends on the following criteria regarding the family members covered under the certificate:

- Age
- Occupation
- Payment frequency
- Gender
- Amount of coverage
- Term of coverage

Also depending upon the different contribution payment term options:

Payment options	
Regular pay	10yr limited pay
15yr limited pay	5yr limited pay

For e.g. a 30yr old male working as a office manager will pay RM60.83 per month for a coverage of RM500,000 for 20 years.

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## Coverage term

- Minimum – 5 years
- Maximum – upon person covered attaining age 75ANB

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## 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 Accidental Death Benefit Rider is not a savings or investment product. You will not receive any money from this rider other than from the accidental death benefit.
3. You are entitled for an individual tax relief when you participate in this plan, subject to terms and conditions of Inland Revenue Board (LHDN).
4. You should satisfy yourself that this plan meets your needs and the contributions are affordable to you.
5. 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



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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).