

## PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: <dd/mm/yyyy>

### 1. What is Don't Worry Bereavement?

Don't Worry Bereavement is an optional rider for yearly renewable group term life insurance plan. Don't Worry Bereavement is secured by individuals through a master policyholder (BSN). Don't Worry Bereavement provides Bereavement Benefit.

### 2. Know Your Coverage/Benefits

As an illustration, you will receive the following insurance coverage/benefits:

Bereavement Benefit	<ul style="list-style-type: none"><li>Upon death, RM3,000 on each principal card being insured will be paid to the life assured in one lump sum. This benefit is payable on top of the maximum death Sum Assured limit of RM100,000 per life assured.</li><li>This bereavement benefit is not payable if death benefit of Don't Worry Credit Shield is not payable.</li></ul>
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The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact FWD Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

Your life insurance **excludes**:

Death	<ul style="list-style-type: none"><li>dies by the hands of justice; or</li><li>dies as a result of committing or attempting to commit an unlawful act under any prevalent law in force; or</li><li>death resulting from any disease or illness, which occurs within 30 days (inclusive) from the date of commencement of coverage under each certificate.</li></ul>
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If the life assured, within 1 year from the effective commencement date, dies directly or indirectly from attempted suicide while sane or insane, our liability shall be limited to the amount of the premium paid, without interest as at the effective commencement date.

**Note:** This list is **non-exhaustive**. You must refer to the Policy Information Statement for the full list of exclusions.

**If you have any questions or require assistance on your life insurance, you can:**



Call us at:  
1300-22-6262



Visit us at:  
[fwd.com.my](http://fwd.com.my)



Email us at:  
[ask@fwd.com](mailto:ask@fwd.com)



Scan the QR code above

### 3. Know Your Obligations

For this life insurance, you must pay a premium of:

Premium	RM6 per month will be charged on each principal card which is being insured for bereavement benefit.
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The premium is not guaranteed and may change depending on our claims experience. The premium shall be debited from the cardholder's monthly credit card statement.

You also have to pay the following fees and charges:

Commissions	10% of premium
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### 4. Other Key Terms

- You must disclose all material facts such as medical condition, occupation and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- The death of the life assured resulting from any disease or illness is subject to a 30-day waiting period from the date of commencement of coverage under each certificate.

Note: This list is **non-exhaustive**. You should refer to the Policy Information Statement for the full list of terms and conditions.



### Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us.

- **Free-look period:** you may cancel your certificate by returning it to us within 15 days after your certificate has been delivered to you. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- **Written Notice:** you may cancel your certificate after the free-look period by sending us a written request. This product does not have any cash value upon surrender or termination.

## Customer's Acknowledgement\*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- ☐ I acknowledge that FWD Insurance Berhad has provided me with a copy of the PDS.
- ☐ I have read and understood the key information contained in this PDS.

*\* A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

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Name: <Customer's name>  
Date: <DD/MM/YYYY>