

## 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 Credit Shield?

Don't Worry Credit Shield is a yearly renewable group term life insurance plan. Don't Worry Credit Shield is secured by individuals through a master policyholder (BSN). Don't Worry Credit Shield provides coverage for Death and Total & Permanent Disability (TPD).

### 2. Know Your Coverage/Benefits

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

Death & TPD Benefit	<ul style="list-style-type: none"><li>▪ Upon death or TPD, the Sum Assured will be payable in one lump sum.</li><li>▪ Sum Assured is defined as the total statement balance on all the life assured's principal credit card(s) being insured, including any finance and late payment charges, less any indebtedness, as at the time of the life assured's death or becoming TPD subject to a maximum amount of RM100,000 per life assured.</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>
TPD resulted from	<ul style="list-style-type: none"><li>▪ attempted suicide while sane or insane; or</li><li>▪ self-inflicted injury while sane or insane; or</li><li>▪ injury sustained while under the influence of drugs or liquor or intoxicating substance; or</li><li>▪ engaging in any hazardous speed or endurance contest; or</li><li>▪ engaging in airborne activity other than as a fare paying passenger or a crew of an aircraft operated by an airline on scheduled commercial route; or</li><li>▪ submarine voyage; or</li><li>▪ engaging or performing duties in military, police or aeronautical service; or</li><li>▪ a disease, illness or accident which the life assured was suffering from or sustained or diagnosed, before the date of commencement of coverage the certificate; or</li><li>▪ any disease or illness, which occurs within 30 days (inclusive) from the effective date of commencement of coverage under each certificate; or</li><li>▪ committing or attempting to commit an unlawful act under any prevalent law in force.</li></ul>

If the life assured, within 1 year from the effective commencement date, dies or becomes totally and permanently disabled resulting 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:

FWD Insurance Berhad 199301022976 [277714-A]

Level 21, Mercu 2, No. 3 Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Wilayah Persekutuan.

Customer Careline: 1 300 22 6262 General Line: 03-2298 2000 Email: [ask@fwd.com](mailto:ask@fwd.com) [fwd.com.my](http://fwd.com.my)

Premium	RM0.30 per RM100 Sum Assured per month of the outstanding balance on the life assured's principal credit card being insured.
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

#### 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>