



# Qaseh Didik

Special Insurance To Protect  
The Future Generation

# Important Facts

ABOUT

## Education In Malaysia



Tuition fees and living expenses for a local degree programme can cost up to

**RM93,000**<sup>1</sup>

**RM3,000** tax relief  
is granted for education and medical insurance.<sup>2</sup>



**39%** of parents regret not having allocated education savings earlier for their children.<sup>3</sup>

<sup>1</sup> How much would it cost to pursue higher education in Malaysia, New Straits Times 22 March 2017. <sup>2</sup> According to the Inland Revenue Board (IRB) of Malaysia. <sup>3</sup> The Value of Education, HSBC, 2017.

# Benefits

FOR

## Your Future Generation

### Entry Age (Next birthday)

#### Life Assured

- Minimum: 30 days
- Maximum: 15 years old

#### Policy Owner

- Minimum: 16 years old
- Maximum: 60 years old

### Coverage Term

- 10, 12, 15, 18 or 20 years

To qualify for education tax relief (final decision subject to IRB approval), maturity of the policy must be when the child is between the age of 13 to 25 years.

### Table of Benefits

### Qaseh Didik

Death/Total & Permanent Disability (TPD) Benefit	✓
Additional Accidental Death Benefit	✓
Payor Benefit	✓
Saving Benefit	✓

The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare the annualised returns stated in Product Disclosure Sheet with the effective returns of other investment alternatives.

# The Various Benefits OF Qaseh Didik

## Death Benefit

Upon death of the Life Assured, 100% of the Sum Assured shall be payable. The policy shall be terminated thereafter.

## Additional Accidental Death Benefit

Upon accidental death of the Life Assured, an additional 100% of the Sum Assured shall be payable. The policy shall be terminated thereafter.



## Total & Permanent Disability (TPD) Benefit

In the event the Life Assured sustains TPD, 100% of the Sum Assured shall be payable. The policy shall be terminated thereafter.

## Saving Benefit

Upon maturity of the policy, the benefit amount less any indebtedness shall be payable. The policy shall be terminated thereafter.



## Payor Benefit

Upon death, TPD or diagnosis of any of the three (3) critical illnesses, i.e. cancer, heart attack and stroke of the Payor, the premium shall be waived until the end of premium payment term.

# Benefits Illustration

Qaseh Didik	Plan A (RM)	Plan B (RM)	Plan C (RM)	Plan D (RM)
Death Benefit	75,000	75,000	75,000	75,000
Total & Permanent Disability (TPD) Benefit	75,000	75,000	75,000	75,000
Additional Accidental Death Benefit	75,000	75,000	75,000	75,000
Saving Benefit	25,000	40,000	50,000	65,000
Payor Benefit	✓	✓	✓	✓

The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare the annualised returns stated in Product Disclosure Sheet with the effective returns of other investment alternatives.

# The Importance OF Making Premium Payments

Premiums must be paid on a timely basis to ensure the continuity of your coverage. Insurance that remains in-force will protect you in the prescribed period and allow you to reap the benefits as defined.

Questions & Answers about premium payments:

## What will happen if my protection plan expires?

You are no longer entitled to Qaseh Didik benefits. Ensure this does not happen by making premium payments on a regular basis.



## How do I check on the status of my premium payments?

You may contact FWD Insurance Berhad at **1-300-22-6262**.

## How do I ensure that my protection plan does not lapse?

Ensure premiums are paid on time through one of the payment methods available for your convenience.



## Payment Methods

- Autodebit
- JomPAY
- Payment via credit card or debit card
- Direct Debit
- Cash payment at the nearest BSN branch

# Important Notes

- ▶ This policy is subject to the following exclusions where no benefit will be payable under the following circumstances:

- Death during the first policy year resulting from suicide.
- Total and Permanent Disability resulting from self-inflicted injuries.

The above list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

- ▶ The Payor Benefit is subject to the fulfilment of the Waiting Period and Survival Period:

Critical Illnesses	Waiting Period* (Days)	Survival Period^ (Days)
Cancer	60	30
Heart Attack	60	30
Stroke	30	30

\* Waiting Period stated above is applicable from the Risk Commencement Date or Last Reinstatement Date (whichever is later), during which no claim is payable.

^ Survival Period applies from the date of diagnosis, during which no benefit is payable.

- ▶ Premiums are payable until the end of the premium payment term or until death or disability, whichever occurs first. Premium rates are guaranteed at entry age and will remain the same throughout the premium payment term.
- ▶ You are given a “Free-Look Period” of 15 days to review your newly purchased insurance plan after delivery of the policy contract. If you return the policy contract to the Company during this period, all premiums paid, free of interest, less any medical expense incurred for medical examination will be refunded to you and the policy contract shall be voided.
- ▶ Kindly ensure that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
- ▶ If you surrender your policy prior to the end of the policy term, you may get back less than the amount you have paid. If you stop paying the premium before the end of the premium payment term there may be an early termination of the coverage.
- ▶ This brochure is for general information only and the list of exclusions and other terms and conditions are not exhaustive. It is not a contract of insurance. Please refer to the Product Disclosure Sheet (PDS) and policy contract for further details on the terms and conditions of this plan. The brochure in Bahasa Malaysia is available upon request. If there is any ambiguity between the English version and the Bahasa Malaysia version, the English version shall prevail.

This plan is distributed by Bank Simpanan Nasional. Please consult our Insurance Specialists and Wealth Advisors for more information.

This plan is underwritten by  
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