





QasehBakti

A Health Insurance Plan That Eases Your Financial Burden



QasehBakti

Qaseh Bakti is an affordable health insurance plan that provides the following valuable benefits:



Immediate coverage with NO medical underwriting



Daily Hospital Cash Benefit (HCB) of up to **RM220/day** for accident related causes



Daily Hospital Cash Benefit (HCB) of up to **RM110/day** for non-accident related causes



Daily Hospital Cash Benefit (HCB) of up to **RM110/day** for COVID-19 hospitalisation



Compassionate Benefit of up to RM2,500 for death due to all causes



Affordable premium from RM0.15/day

You can choose from the following plans based on your needs. Qaseh Bakti is a yearly renewable term plan with coverage term of up to age 58 (last renewal age is 57 years old).

Benefit	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
Compassionate Benefit ¹	500	1,250	1,500	2,000	2,500
Daily Hospital Cash Benefit (HCB) for Accident related causes ²	70	100	140	180	220
Daily Hospital Cash Benefit (HCB) for Non- Accident related causes ²	35	50	70	90	110
Daily Hospital Cash Benefit (HCB) for COVID-19 Hospitalisation ²	35	50	70	90	110
Annual Premium (Same for all ages)	55	80	100	125	150

¹ Upon death of the Life Assured, Compassionate Benefit equivalent to the amount stated under respective plan shall be payable. Waiting Period of 30 days is applicable.

With Qaseh Bakti providing you with financial support, you can fully focus on your recovery during your hospitalisation.

Frequently Asked Questions



Am I eligible?

Qaseh Bakti is offered to all Malaysians between the ages of 18 to 55 years old based on nearest birthday.

How much does it cost?

Depending on the selected plan, premium can be as low as RM55 per year.

To continue to enjoy coverage up to age 58, you need to pay premium throughout the coverage term.

Terms and Conditions apply.

² Combined annual limit up to 14 days per year for all Daily Hospital Cash Benefit and annual limit refreshes upon policy renewal.

How do I purchase or find out further information about Qaseh Bakti?

You may purchase Qaseh Bakti or find out more at buy.fwd.com.my/i2u/qaseh-bakti or visit the nearest Bank Simpanan Nasional branch.

How do I pay the premium for the selected plan?

You can pay the premium via online banking (FPX) or use your debit / credit card through a secured payment gateway.

Subject to availability, eligible individuals may use the Perlindungan Tenang Voucher offered to Bantuan Prihatin Rakyat (BPR) recipients to purchase Qaseh Bakti Plan 2.

What is Perlindungan Tenang Voucher (PTV) Programme?

The Perlindungan Tenang Voucher Programme is an initiative by the Government of Malaysia to expand the social protection for the lower-income group.

Subject to availability, from 1 January 2022 to 31 December 2022, a RM75 voucher will be allocated to eligible Bantuan Keluarga Malaysia (BKM) recipients to purchase a new Perlindungan Tenang product or renew their existing Perlindungan Tenang protection plan.

How do I check if I am eligible for Perlindungan Tenang Voucher Programme?

You may check your eligibility at www.myptv.my.

How do I make a claim?



Call us at 1 300 22 6262





To expedite the pay out of the policy monies in the event of a claim, please download and complete the Nomination Form on our website fwd.com.my/support/forms.

How long does it takes to process my claim?

It will take up to 5 working days (for Compassionate Benefit) and up to 7 working days (for Daily Hospital Cash Benefit) to process the claim upon receipt of the required documentation from you.

Terms and Conditions apply.

What are some of the major exclusions under this product?

Compassionate Benefit is NOT payable if the Life Assured commits suicide within 1 year from the Risk Commencement Date, dies by the hand of justice, or committing or attempting to commit an unlawful act under Malaysian Law.

Daily Hospital Cash Benefit is NOT payable if the hospitalisation is resulting directly or indirectly from plastic/cosmetic surgery, dental conditions, any treatment for congenital abnormalities, pregnancy, child birth, suicide, attempted suicide, war, criminal activities, sickness or injury from hazardous sports.

The exclusions highlighted above are not exhaustive. For more information, please refer to the Product Disclosure Sheet or policy contract.

For more detailed information of the FAQ visit <u>here</u> or visit us at <u>buy.fwd.com.my/i2u/</u> <u>gaseh-Bakti</u>

Important Notes

You should satisfy yourself that this plan will best serve your needs and that the premium payable is an amount you can afford.

You are given 31 days of grace period after the due date to make your premium payment. Non-payment of premium may cause the coverage to cease.

A free-look period of 15 days is given for you to review the suitability of the plan after you have received the policy contract. If you inform us to cancel your policy during this period, all premiums paid will be refunded to you, without interest, and the policy shall be treated as void from inception.

If You have paid the premium partially by using Perlindungan Tenang voucher, once the Policy is cancelled, You shall not be entitled to a refund of the voucher or its cash equivalent but the Perlindungan Tenang voucher can be re-used for another Perlindungan Tenang product. You shall only be entitled to the refund of the premium paid which is not from the Perlindungan Tenang voucher.

If there is any discrepancy between the English and Bahasa Malaysia versions of this brochure, the English version shall prevail.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet and sample policy documents for detailed important features and benefits of the plan before purchasing the plan.

Premium paid for this plan may qualify for tax relief, subject to the final decision of the Inland Revenue Board.

Please consult Bank Simpanan Nasional branch staff for more information.

Terms and Conditions apply.





Pelan Mikro Insurans dan Mikro Takaful Mampu Milik

Dengan kerjasama







*Tertakluk pada terma & syarat

Find your nearest Bank Simpanan Nasional branch at <u>bsn.com.my/page/locate-us</u> or visit <u>www.bsn.com.my</u>

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