

QasehBakti Plus

A Health Insurance Plan That Eases Your Financial Burden for Worry-Free Recovery



When you are recovering in the hospital, the last thing you want to worry about is the financial burdens on your family due to loss of income.

Qaseh Bakti Plus, an affordable health insurance plan that provides income replacement in case of unforeseen hospitalisation to ease your financial worries, so you can focus on the path of recovery.



Daily Hospital Cash Benefit of up to **RM200/day** for accidental related causes



Daily Hospital Cash Benefit of up to **RM100/day** for non-accidental related causes



Additional Daily Hospital Cash Benefit if admitted to Intensive Care Unit of up to **RM100/day**



Non-Accidental Death Benefit of up to **RM2,500** for non-accidental related causes



Accidental Death Benefit of up to **RM5,000** for accidental related causes



Affordable premium from **RM0.17/day**

Images for illustration purposes only.
Terms and Conditions apply.

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

Table of Benefits

Benefit	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Non-Accidental Death Benefit ¹	1,000	2,000	2,500
Accidental Death Benefit	2,000	4,000	5,000
Daily Hospital Cash Benefit for Non-Accidental related causes ^{1 2}	40	80	100
Daily Hospital Cash Benefit for Accidental related causes ²	80	160	200
Additional Daily Hospital Cash Benefit if admitted to Intensive Care Unit ^{1 2}	40	80	100
Annual Premium	60	120	150

¹ Waiting Period of 30 days is applicable for Non-Accidental related causes.

² Combined annual limit up to 14 days per year for Hospital Cash Benefit and annual limit refreshes if Certificate is renewed. Hospital Cash Benefit is refreshed every Certificate Anniversary and non-accumulative.

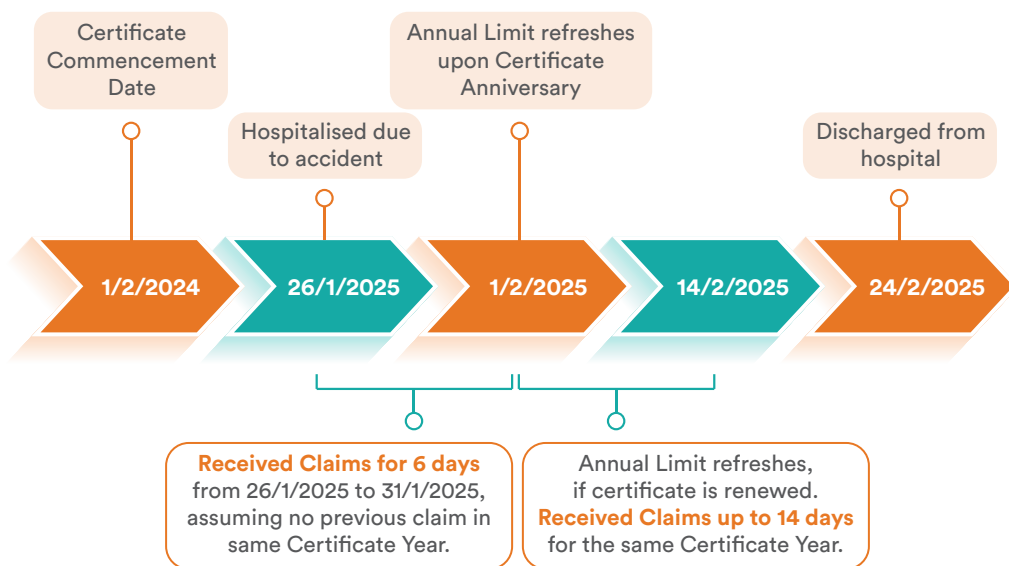
With Qaseh Bakti Plus providing you with financial support, you can fully focus on your recovery during your hospital stay.

Here's how Qaseh Bakti Plus pays out daily income upon hospitalisation to support your recovery.

Claim Scenario

Zaidi, an individual covered under Plan 3, commenced his policy on 1/2/2024, was admitted to the hospital due to accident and was discharged after a 30-day stay in the hospital.

During this challenging time, Zaidi is eligible for **Daily Hospital Cash Benefit for Accidental related causes**, receiving RM200 per day.



The total hospital cash benefit Zaidi will receive is **RM4,000***

*RM200 × 6 days (from 26/1/2025 to 31/1/2025) + RM200 × 14 days (from 1/2/2025 to 14/2/2025)

Frequently Asked Questions



Am I eligible?

Qaseh Bakti Plus is available for all Malaysians aged between 18 to 55 years old based on their next birthday. Eligible applicants must be mentally sound.

Terms and Conditions apply.

How much does it cost?

Depending on the selected plan, the premium can be as low as RM60 per year.

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

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

You may purchase Qaseh Bakti Plus or find out more at fwd.com.my/ms/partner/bsn/life/qaseh-bakti-plus/ or visit the nearest Bank Simpanan Nasional branch.

How do I pay the premium for the selected plan?

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

How do I renew my plan before it expires?

For your convenience, please opt for auto-renewal at the point of purchase or upon certificate anniversary. Do take note that opting for auto-renewal does not mean your plan is guaranteed to be renewed upon certificate anniversary.

It shall be FWD Insurance's sole discretion whether to renew the policy or not. The decision on non-renewal shall be informed by giving you 60 days of advance notice.

What is Perlindungan Tenang?

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

Qaseh Bakti Plus is a product under Perlindungan Tenang, making it easy for you to purchase or participate in a health insurance protection plan that is affordable and easy to understand, with a convenient claim process.

How do my family make a death claim?

Step 1

Download the Death Claim Form at fwd.com.my/claims/#insurance and complete the form

Step 2

Prepare documents required:

- Copy of Death Certificates
- Copy of NRIC
- Proof of relationship
- Copy of Police report (for accidental death)

Step 3

Submit documents to the nearest FWD branches and BSN branches

How do I claim for daily hospital cash benefit?

Step 1

Download the Hospitalisation and Surgical Claim Form Part I at fwd.com.my/claims/#insurance and complete the form

Step 2

Prepare documents required:

- Copy of Discharge Note
- Copy of NRIC

Step 3

Email claim documents to ask@fwd.com

We reserve the right to request for additional documents.

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/#insurance

How long does it takes to process my claim?

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

What are some of the major exclusions under this product?

All benefits are NOT payable if the claim arises from:

Suicide, attempted suicide or self-inflicted act

Suicide, attempted suicide, or self-inflicted act by the Life Assured within a year of the start of the Certificate, regardless of their mental state.

Act of war

Act of war (whether declared or not), coup, revolution, riot, or any similar event.

Unlawful acts

When the Life Assured participated in an unlawful act or unlawful failure to act.

Hospital Cash Benefit is NOT payable if the hospitalisation is resulting directly or indirectly from pre-existing conditions, plastic/cosmetic surgery, dental conditions or treatment including oral surgery, any treatment for congenital abnormalities, pregnancy, maternity or child birth.

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

For more detailed information visit us at fwd.com.my/ms/partner/bsn/life/qaseh-bakti-plus/

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.

The renewal premium payable for this plan is non-guaranteed. We reserve the right to adjust the premium by giving you 90 days notice in advance.

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 certificate. If you inform us to cancel your certificate during this period, all premiums paid will be refunded to you, without interest, and the certificate shall be treated as void from inception.

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.



PERLINDUNGAN *tenang* MAMPU & MUDAH

Pelan Mikro Insurans dan Mikro Takaful Mampu Milik

Dengan kerjasama



*Tertakluk pada terma & syarat

Find your nearest Bank Simpanan Nasional branch at [bsn.com.my/page/locate-us](https://www.bsn.com.my/page/locate-us) or visit www.bsn.com.my

This plan is distributed by **Bank Simpanan Nasional**

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