

## PRODUCT DISCLOSURE SHEET

Dear Customer,

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

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



Date: <dd/mm/yyyy>

### 1. What is Qaseh Bakti Plus?

Qaseh Bakti Plus is a non-guaranteed yearly renewable plan that offers insurance protection up to age 58 years old, under the Master Policy of Bank Simpanan Nasional (BSN), one of FWD Insurance Berhad's distribution partners. It provides coverage for Non-Accidental Death and Accidental Death and offers Daily Hospital Cash Benefit for non-accidental related causes and Daily Hospital Cash Benefit for accidental related causes, and Additional Daily Hospital Cash Benefit if admitted to Intensive Care Unit (ICU).

### 2. Know Your Coverage/Benefits

As an illustration, for RM150 annually, you will receive the following insurance coverage/benefits:

Benefit	Plan 3
Non-Accidental Death <sup>1</sup>	RM2,500
Accidental Death Benefit	RM5,000
Daily Hospital Cash Benefit for non-accidental related causes <sup>1,2</sup>	RM100 / day
Daily Hospital Cash Benefit for accidental related causes <sup>2</sup>	RM200 / day
Additional Daily Hospital Cash Benefit if admitted to ICU <sup>1,2</sup>	RM100 / day

<sup>1</sup>Waiting Period of 30 days is applicable for non-accidental related causes.

<sup>2</sup> Combined annual limits up to 14 days per year for Hospital Cash Benefit. This annual limit is non-accumulative and it refreshes every certificate anniversary if certificate is renewed.

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 medical and health insurance **excludes**:

Exclusion	Description
Suicide, attempted suicide or self-inflicted act	We will not pay any benefit under this certificate if the claim arises from suicide, attempted suicide or an intentional self-inflicted act while sane or insane by a life assured within one year from the commencement date of the certificate.
Unlawful acts	We will not pay any benefit under this certificate if the claim arises because the life assured participated in an unlawful act or unlawful failure to act.
War	We will not pay any benefit under this certificate if the claim is a result of an act of war (whether declared or not), coup, revolution, riot or any similar event.

Your Daily Hospital Cash Benefit **excludes** the following:

- a. Pre-existing illness
- b. Circumcision and any surgery on the foreskin
- c. Any form of dental care or surgery unless necessitated by injury
- d. Venereal disease and its consequences
- e. Pregnancy, childbirth (including surgical delivery), miscarriage, abortion, and prenatal or postnatal care, as well as surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation
- f. Investigation and treatment of sleep and snoring disorders and alternative therapy/treatment
- g. Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations)
- h. AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex), HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law

- i. Any treatment or surgical operation for congenital abnormalities or deformities, including hereditary conditions
- j. Hospitalisation that is not reasonable and medically necessary

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 medical and health 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 your medical and health insurance, you must pay a premium of:

Premium:	RM150 (annually) The renewal premiums are NON-GUARANTEED. We reserve the right to revise the premium by giving you 90 days written notice.
Duration:	Up to age 58 years old upon payment of the renewal premium. This certificate is NON-GUARANTEED renewable. We reserve the right not to renew this certificate by giving you 60 days written notice.
You also have to pay the following fees and charges:	
Commission to BSN	10.00% of annual premium or RM15.00

### 4. Other Key Terms

- You must disclose all material facts such as occupation and state your age correctly. Otherwise, you may risk having your claim rejected or certificate terminated.
- This plan is available for all Malaysians aged between 18 to 55 years old based on their next birthday. Eligible applicants must be mentally sound. All occupation groups are allowed except for Group 5. To refer to the occupation group list, please visit <https://www.fwd.com.my/support/faq>.
- Grace Period: you have 31 days from the premium due date to pay the renewal premium. During this time, your certificate will still provide insurance coverage. If you don't pay the renewal premium by the end of the grace period, your certificate will lapse and the insurance coverage will terminate.
- Reinstatement is not applicable for this 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 the certificate within 15 days after your certificate has been delivered to you. The premiums that you have paid will be refunded to you.
- **Written Notice:** you may cancel your certificate after the free-look period by sending us a written request. Your certificate will be terminated on the next premium due date without any refund of premium paid. This product is not a savings plan and therefore does not have any cash value upon surrender or termination.

### Customer's Acknowledgement\*

- 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.