

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 Qaseh Impian?

Qaseh Impian offers insurance protection for 21 years. It pays a lump sum Death or Total and Permanent Disability (TPD) Benefit, Additional Accidental Death Benefit, Guaranteed Cash Payments (GCP), Guaranteed Maturity Benefit, Celebrate Living Benefit and Surrender Benefit.

2. Know Your Coverage/Benefits

As an illustration for aged <life assured's age> <male/female> with RM<follow calculator> <premium mode> for <premium term> years, you will receive the following insurance coverage/benefits:

Death or TPD* Benefit	Policy Year	Death or TPD Benefit
	1 & 2	100% of Total Basic Premium Paid minus Total GCP Paid
	3 & onwards	The higher of: <ul style="list-style-type: none">105% of Total Basic Premium Paid minus Total GCP Paid; orGuaranteed Cash Value
*before policy anniversary when the life assured is 75 years old	The maximum TPD Benefit is RM4 mil per life.	
Additional Accidental Death Benefit	Additional RM<follow calculator> will be payable. The maximum Additional Accidental Death Benefit is RM2 mil per life.	
Survival Benefits	<ul style="list-style-type: none">GCPGuaranteed Maturity BenefitCelebrate Living BenefitSurrender Benefit	

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).

Your life insurance **excludes**:

Exclusion	Description
Suicide, attempted suicide or self-inflicted act	We'll not pay the Death, Additional Accidental Death or TPD Benefit under this policy if the claim arises from suicide, attempted suicide or self-inflicted act by a life assured within one year from the start of your policy or the date we last reinstated your policy, whichever is later. This applies regardless of the life assured's mental state.
Unlawful acts	We'll not pay the Death, Additional Accidental Death or TPD Benefit under this policy if the claim arises because you or a life assured participated in an unlawful act or unlawful failure to act.
War	We'll not pay the Death, Additional Accidental Death or TPD Benefit under this policy if the claim is a result of an act of war (whether declared or not), coup, revolution, riot or any similar event.
Pre-existing illness	We'll not pay the TPD Benefit under this policy if the claim arises directly or indirectly, wholly or partly, from pre-existing illness.

Note: This list is non-exhaustive. You must refer to the insurance policy 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



Email us at:
ask@fwd.com



Scan the QR code
above

3. Know Your Obligations

For this life insurance, you must pay a premium of:	
Premium:	RM<follow calculator> (<premium mode>) The premium is guaranteed and level throughout the premium term.
Duration:	<premium term> years
You also have to pay the following fees and charges:	
Commission	<total commission>% of premium or RM<total commission>

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 policy terminated.
- Grace Period: you have 31 days from the premium due date to pay the premium. During this time, your policy will still provide insurance coverage. If you don't pay the premium by the end of the grace period, your policy will lapse if there is no cash value available.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.



Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Free-look period:** you may cancel your policy by returning the policy within 15 days after your policy has been delivered to you. The premiums that you have paid will be refunded to you.
- **Written Notice:** you may cancel your policy after the free-look period by sending us a written request. We will pay you the cash value your policy has acquired, if any.

Customer's Acknowledgement*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- ✓ I acknowledge that <agent's name> 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.*

.....

Name: <Customer's name>

Date: <DD/MM/YYYY>