

QasehMurni

An insurance plan that provides hospital cash support and family protection



You care deeply for your family and do your best to support them every day.

Having simple protection in place helps you feel more confident that your family will continue to be cared for, even if you are hospitalised.

Qaseh Murni provides **affordable health protection** and **daily hospital cash support**, offering care and financial support when you need it most.



Images for illustration purposes only.
Terms and Conditions apply.

Benefits

Affordable, hassle-free & easy

Easy and hassle-free application with no medical check-ups or health questions required, from **RM0.19/day**.

Death Benefit

Get coverage up to **RM25,000** for **Accidental Death** and **RM5,000** for **Non-Accidental Death**.

Daily Hospital Cash Benefit

Stay financially supported with daily income payment during your hospitalisation:

- Up to **RM200/day** for hospitalisation due to accidental causes
- Up to **RM100/day** for hospitalisation due to non-accidental causes

Additional Daily Hospital Cash Benefit

Receive additional daily cash support:

- Up to **RM100/day** upon hospitalisation due to Critical Illness
- Up to **RM100/day** due to admission to Intensive Care Unit

Table of Benefits

Benefit	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Accidental Death Benefit	10,000	20,000	25,000
Non-Accidental Death Benefit ¹	2,000	4,000	5,000
Daily Hospital Cash Benefit for Accidental related causes ³	80/day	160/day	200/day
Daily Hospital Cash Benefit for Non-Accidental related causes ¹³	40/day	80/day	100/day
Additional Daily Hospital Cash Benefit if admitted to Intensive Care Unit ¹³	40/day	80/day	100/day
Additional Daily Hospital Cash Benefit if admitted due to Critical Illness ²³	40/day	80/day	100/day
Annual Premium	70	140	175

¹ Waiting Period of 30 days is applicable for non-accidental related causes.

² Waiting Period of 60 days for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Heart Attack, Cancer, Coronary Artery By-Pass Surgery, and Serious Coronary Artery Disease and 30 days for other critical illnesses.

³ Combined annual limit up to 14 days per year for Hospital Cash Benefit. Hospital Cash Benefit is refreshed every Certificate Anniversary and non-accumulative.

Terms and Conditions apply.

How It Works



Azman signs up for Qaseh Murni (Plan 3) on 1 May 2026.

Life Assured:
Azman

Plan:
Qaseh Murni (Plan 3)

Age Next Birthday:
30 years old

Annual Premium:
RM175

Gender:
Male

Smoking Status:
Non-smoker

1 Hospitalisation due to Accident

On 1 January 2030, Azman is admitted to hospital for 14 days.

Daily Hospital Cash Benefit for Accidental related causes
RM200 x 14 days = RM2,800



2 ICU Admission

Azman spends 5 days in ICU (1 January 2030 until 5 January 2030).

Additional Daily Hospital Cash Benefit if admitted to Intensive Care Unit
RM100 x 5 days = RM500



3 Diagnosed with Critical Illness (Heart Attack)

During his admission, he is also diagnosed with Heart Attack, a covered Critical Illness.

Additional Daily Hospital Cash Benefit if admitted due to Critical Illness
RM100 x 14 days = RM1,400



4 Accidental Death Benefit

On 15 January 2030, Azman passed away. His family will receive the financial support.

Accidental Death Benefit
RM25,000



Total Payout:
RM29,700

**The above infographic is for illustration purposes only.
Please refer to the Policy Information Statement for detailed terms and conditions.*

Terms and Conditions apply.

Exclusions

Suicide, attempted suicide or self-inflicted act

We will not pay the **Non-Accidental Death and Accidental Death Benefits** if the claim arises from suicide, attempted suicide or self-inflicted act by the Life Assured within a year from the start of this Certificate, regardless of the Life Assured's mental state.

Unlawful acts

We will not pay **any benefit** 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** if the claim is a result of an act of war (whether declared or not), coup, revolution, riot or any similar event.

We will not pay **any Daily Hospital Cash Benefit** if the hospitalisation is considered as not reasonable and medically necessary.

We will not pay **any Daily Hospital Cash Benefit** if the hospitalisation resulting directly or indirectly, wholly or partly, from any of the following occurrences:

- a. suicide, attempted suicide or self-inflicted act by a Life Assured, regardless of the Life Assured's mental state; or
- b. pre-existing illness; or
- c. circumcision and any surgery on the foreskin; or
- d. any form of dental care or surgery unless necessitated by injury; or
- e. pregnancy or pregnancy related conditions including childbirth (whether surgical or otherwise), complications arising from pregnancy such as miscarriage, abortion, pre-or post-natal care, contraceptive methods for birth control, infertility treatments, impotence and its complications; or
- f. investigation, treatment, alternative therapy or alternative treatment for sleep or snoring disorders; or
- g. mental or nervous disorders (except Major Depressive Disorders, Schizophrenia and Bipolar Disorder); or
- h. HIV, HIV related illness, AIDS, venereal disease, and any communicable diseases required quarantine by law (except HIV Infection due to Blood Transfusion, Occupationally Acquired HIV Infection and Full-Blown AIDS); or
- i. any congenital abnormalities, hereditary diseases or conditions that occur, are present or are diagnosed before the Life Assured reaches 17 years of age; or
- j. ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste; or
- k. the influence of alcohol, narcotics, drugs or poison or as a result of inhaling gas or fumes; or
- l. racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities; or
- m. participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a licensed commercial airline), or aerial sports such as but not limited to skydiving, parachuting, bungee jumping, hang-gliding or ballooning.

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

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

Terms and Conditions apply.

Frequently Asked Questions



Am I eligible?

Qaseh Murni 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>.

How much does it cost?

Depending on the selected plan, the premium can be as low as RM70 per year.

What is the coverage term?

This is a non-guaranteed two-year term plan. If you renew the certificate, the certificate will be extended for another 2 years for each renewal.

You can renew the certificate up to age 58 years old, with last renewal age of 56 years old.

How do I purchase or find our further information about Qaseh Murni?

You may purchase **Qaseh Murni** or find out more at [fwd.com.my/ms/partner/bsn/life/qaseh-murni/](https://www.fwd.com.my/ms/partner/bsn/life/qaseh-murni/) 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 secure payment gateway. If you choose to pay the premium using a debit / credit card, FWD Insurance will automatically charge the premium to that card on the certificate anniversary.

How do I renew my plan before it expires?

For your convenience, you may opt for auto-renewal at the point of purchase or when you make payment upon certificate anniversary. The certificate will be extended for another 2 years for each renewal. Do take note that opting for auto-renewal does not mean your plan is guaranteed to be renewed upon the end of 2nd certificate year.

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' notice in advance.

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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 Murni 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 does 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:

- Claimant Statement
- Certified True Copy of Death Certificate
- Copy of NRIC of Claimant / nominee
- Proof of relationship
- Letter from JPN (for oversea death)
- Copy of Police Report (for accidental death)

Step 3

Submit documents to the nearest FWD branches or BSN branches

Kindly note that the submission requirements above should be used as basic points-of-reference only. We reserve the right to request for other relevant documents and information. To facilitate the claims process, please contact FWD Customer Careline 1300 22 6262 or email ask@fwd.com.

How do I make a Daily Hospital Cash Benefit claim?

Step 1

Download the Hospital & Surgical Benefit Claim Form at fwd.com.my/claims/#insurance and complete the form

Step 2

Depending on the type of diseases, the following are some of the supporting documents required for claims:

- Hospitalisation Claim Form Part I
- Discharge Note / Discharge Summary from hospital
- Copy of Hospital bill / invoice

- Copy of NRIC of Life Assured / Certificate Owner
- Original Confidential Medical Certificate (for Critical Illness)
- Certified True Copies of Blood test, ECG and/or radiology reports, Histopathological report (for Critical Illness)
- Certified True Copies of other relevant medical evidence (for Critical Illness)

Step 3

Submit documents to the nearest FWD branches or BSN branches

Kindly note that the submission requirements above should be used as basic points-of-reference only. We reserve the right to request for other relevant documents and information. To facilitate the claims process, please contact FWD Customer Careline 1300 22 6262 or email ask@fwd.com.

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 Daily Hospital Cash Benefit) to process the claim upon receipt of the required documentation from you.

Is this plan eligible for tax relief?

Yes, tax relief is up to RM3,000 under the category of Medical Insurance, subject to the final decision of the Inland Revenue Board of Malaysia.

What are the 49 Critical Illnesses covered under the Additional Daily Hospital Cash Benefit if admitted due to CI?

1. Stroke – resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
2. Heart Attack – of specified severity
3. Kidney Failure – requiring dialysis or kidney transplant
4. Cancer – of specified severity and does not cover very early cancers
5. Coronary Artery By-Pass Surgery
6. Serious Coronary Artery Disease
7. Full-Blown AIDS
8. End-Stage Liver Failure
9. Fulminant Viral Hepatitis
10. Coma – resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
11. Benign Brain Tumor – of specified severity
12. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
13. Blindness – Permanent and Irreversible
14. Deafness – Permanent and Irreversible
15. Third Degree Burns – of specified severity

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16. HIV Infection due to Blood Transfusion
17. End-Stage Lung Disease
18. Encephalitis – resulting in Permanent inability to perform Activities of Daily Living
19. Major Organ / Bone Marrow Transplant
20. Loss of Speech
21. Brain Surgery
22. Heart Valve Surgery
23. Terminal Illness
24. Bacterial Meningitis – resulting in Permanent inability to perform Activities of Daily Living
25. Major Head Trauma – resulting in Permanent inability to perform Activities of Daily Living
26. Chronic Aplastic Anemia – resulting in Permanent Bone Marrow Failure
27. Motor Neuron Disease – resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
28. Parkinson's Disease – resulting in Permanent inability to perform Activities of Daily Living
29. Alzheimer's Disease / Severe Dementia
30. Muscular Dystrophy
31. Surgery to Aorta
32. Multiple Sclerosis
33. Primary Pulmonary Arterial Hypertension - of specified severity
34. Medullary Cystic Disease
35. Cardiomyopathy – of specified severity
36. Systemic Lupus Erythematosus with Severe Kidney Complications
37. Apallic Syndrome
38. Chronic Relapsing Pancreatitis
39. Creutzfeldt – Jakob Disease (Mad Cow Disease)
40. Elephantiasis
41. Loss of Independent Existence
42. Paralysis of Limbs
43. Progressive Scleroderma
44. Poliomyelitis
45. Blood Disorder
 - Thalassemia Major (Cooley's anaemia)
46. Chronic Skin Diseases
 - Chronic Psoriasis
 - Pemphigus Vulgaris
 - Steven-Johnson Syndrome (SJS) or Toxic Epidermal Necrolysis (TEN)
47. Mental Disorders
 - Major Depressive Disorders (MDD)
 - Schizophrenia
 - Bipolar Disorder
48. Rheumatoid Disorders
 - End-stage Rheumatoid Arthritis (RA) or Severe Rheumatoid Arthritis with major deformity and disability
 - Chronic Tophaceous Gout with complications
 - Severe Ankylosing Spondylitis with complications
 - Mixed Connective Tissue Disorder (MCTD)
49. Angioplasty and Other Invasive Treatments for Coronary Artery Disease

Important Notes

Qaseh Murni is a non-guaranteed renewable non-participating two-year group term life insurance product.

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

The premium is guaranteed for the duration of the 2-year certificate term. Upon certificate renewal, the renewal premiums are 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 return the certificate to the Company during this period, all premiums paid will be refunded to you, without interest, and the certificate shall be treated as void from inception. Nevertheless, you may cancel your certificate after the free-look period by sending us a written request. If no claim has been made during the current certificate year, we will refund you a percentage of the premium paid. The refund will be based on how long your certificate has been in force for the certificate year.

Duration Not Exceeding	Refund of Annual Premium (%)	Duration Not Exceeding	Refund of Annual Premium (%)
15 days*	90%	7 months	25%
1 month	80%	8 months	20%
2 months	70%	9 months	15%
3 months	60%	10 months	10%
4 months	50%	11 months	5%
5 months	40%	Period exceeding 11 months	No Refund
6 months	30%		

*Not applicable to the first certificate year.

Should you require additional information about medical and health insurance, you may also refer to the insurance info booklet on 'Medical and Health Insurance' available at all our branches or you can obtain a copy from Bank Simpanan Nasional branch staff or visit www.insuranceinfo.com.my.

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

The brochure is 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.

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 or visit www.bsn.com.my

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

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