

QASEH MURNI – FREQUENTLY ASKED QUESTIONS

Product Features

1. What is Qaseh Murni?

Qaseh Murni is a two-year non-guaranteed 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, Accidental Death and offers Daily Hospital Cash Benefit of various causes.

2. Am I eligible?

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>.

3. How much does it cost?

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

4. 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.

5. What benefits will I get?

You will receive coverage for:

- *Non-Accidental Death Benefit of up to RM5,000*
- *Accidental Death Benefit of up to RM25,000*
- *Daily Hospital Cash Benefit of up to RM100/day for non-accidental related causes*
- *Daily Hospital Cash Benefit of up to RM200/day for accidental related causes*
- *Additional Daily Hospital Cash Benefit of up to RM100/day if admitted to Intensive Care Unit.*
- *Additional Daily Hospital Cash Benefit of up to RM100/day if admitted due to Critical Illnesses (CI). Please read the Master Policy Contract for details on the CI covered.*

Note: Subject to terms and conditions.

6. Is there any additional campaign reward if I pay the 2nd-year premium in advance?

You will receive Celebrate Living Smart Commitment Reward, offering up to RM50 to offset the premium for the 2nd year (If pay 2nd year premium in advance).

7. How do I purchase or find out further information about Qaseh Murni?

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

8. Can I purchase more than ONE (1) Qaseh Murni plan?

Each customer can only purchase ONE (1) Qaseh Murni plan.

9. Will I be entitled to tax benefits?

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

Payment Process and Cancellation

1. 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.

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.

2. Can I change the payment frequency for my premium?

No, the payment frequency for premium for all Qaseh Murni plans are to be made on a yearly basis.

3. How do I renew my plan before it expires?

For your convenience, please opt for auto-renewal at the point of purchase or 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 of advance notice.

4. How can I make payment for my annual premium or renewal premium?

- *If you sign up auto debit from your debit/credit card, the annual premium or renewal premium will be charged to your card upon premium due date.*
- *If you wish to enrol auto debit using any bank account, please visit our [Customer Portal](#) to enrol.*
- *Alternatively, you may remit the annual premium or renewal premium via JomPay or visit our [Customer Portal](#).*

5. How long is the Grace Period before my certificate is terminated?

A Grace Period of thirty-one (31) days from the premium due date (inclusive) will be allowed for the payment of premium, during which the Certificate is still in force. If premium remains unpaid at the end of the Grace Period, the Certificate will lapse and the insurance coverage shall end.

6. Does Qaseh Murni has a free look period?

Yes, Qaseh Murni has a free-look period and you may cancel Your Certificate within fifteen (15) days after the Certificate has been delivered to You. We shall refund the total premiums paid without interest.

7. Can I cancel my certificate if I find that it no longer suits my needs?

Please contact our Customer Careline at 1 300 22 6262 or email us at ask@fwd.com for assistance.

8. Do I get a refund if I cancel my Certificate?

If the request for cancellation is received by us within the period of fifteen (15) days from the delivery date of the Certificate, We shall refund the total premiums paid, without interest.

If you cancel the Certificate after fifteen (15) days from the delivery date of the Certificate, and no claim has been made during the current certificate year, we shall refund a percentage of the premium paid. The amount of premium refund will be based on the duration that the certificate has been in force:

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

**Not applicable to the first certificate year.*

9. Is there any surrender value when I cancel my Certificate?

Qaseh Murni is not a savings plan and therefore does not have any cash value upon surrender or termination.

Claim Process and Exclusions

1. How do I make a claim?

Call us at 1 300 22 6262 or visit fwd.com.my/support/forms/ to learn about the steps to make a claim. 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/ .

2. How long does it take 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.

3. Is there a waiting period before I can make a claim?

There is a 30 days waiting period for incidents relating to non-accidental related causes and up to 60 days waiting period for admission due to CI. Please refer to the Master Policy Contract for more information.

4. How do I check the status of my claim?

You may contact our Customer Service Representative for assistance via:

1. Live Chat - fwd.com.my
2. Email - ask@fwd.com
3. Customer Careline - [1 300 22 6262](tel:1300226262)

5. What are some of the major exclusions under this product?

Exclusion	any Death Benefit	any Daily Hospital Cash Benefit
Suicide, attempted suicide or self-inflicted act	✓	✓
Unlawful acts	✓	✓
War	✓	✓
Pre-existing illness	X	✓
Circumcision	X	✓
Non-accidental dental treatment	X	✓
Pregnancy, impotence or infertility treatment	X	✓
Sleep and snoring disorders	X	✓
HIV, AIDS and any communicable diseases required quarantine by law	X	✓
Congenital disease	X	✓
Radiation	X	✓
Drug or alcohol abuse	X	✓
Hazardous sports	X	✓
Aviation or aerial sports	X	✓
Hospitalisation that is not reasonable and medically necessary	X	✓

Note: This list is non-exhaustive. You must refer to your Policy Information Statement for the full list of exclusions.

Nomination

1. What is Nomination?

A right given to the certificate owner to appoint a person(s) to receive certificate benefits in the event of his / her death.

2. Why is Nomination important?

- Safeguard the interest of your loved ones.
- Ease the claim process and ensure that benefits are disbursed faster.
- Without Nomination, the administrative process to make the payment would take longer.

3. Who can I nominate?

You may nominate anyone except yourself to receive the certificate benefits upon your demise (Terms and Conditions may apply). You need to ensure that the nominee is aware of the plan you have purchased.

4. When should I make a Nomination?

- At the point of application of your certificate or soonest at any other time.
- You can also change your Nomination during the term of the certificate.
- The latest nomination form received and effected by us will supersede all previous nominations.

5. How do I make a Nomination?

You may make a nomination during the application process of Qaseh Murni. If you decided to skip the nomination during the application process, you may make the nomination later by printing the Nomination Form [here](#), complete the form and submit it via email to ask@fwd.com or in any of our FWD Insurance branches.