

## 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 Murni?

Qaseh Murni is a two-year non-guaranteed renewable plan that offers insurance protection up to age <57/58> 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. Know Your Coverage/Benefits

As an illustration, for RM<70/140/175> annually, you will receive the following insurance coverage/benefits:

Benefit	Plan <1/2/3>
Non-Accidental Death Benefit	RM<2,000/4,000/5,000>
Accidental Death Benefit	RM<10,000/20,000/25,000>
Daily Hospital Cash Benefit for non-accidental related causes <sup>1</sup>	RM<40/80/100> / day
Daily Hospital Cash Benefit for accidental related causes <sup>1</sup>	RM<80/160/200> / day
Additional Daily Hospital Cash Benefit if admitted to Intensive Care Unit <sup>1</sup>	RM<40/80/100> / day
Additional Daily Hospital Cash Benefit if admitted due to Critical Illnesses (CI) <sup>1</sup>	RM<40/80/100> / day

49 CI are covered under this product, including but not limited to:

1. Cancer
2. Stroke
3. Heart Attack

**Note:** This is not a complete list. Please read your Policy Information Statement for details on the CI covered.

<sup>1</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.

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	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.

**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 this medical and health insurance, you must pay a premium of:	
Premium:	RM<70/140/175> (annually) 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 revise the premium by giving you 90 days written notice.
Duration:	2 years 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% of annual premium or RM<7.00/14.00/17.50>

### 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>.
- Your benefits are subject to waiting period in the table below:

Benefit	Waiting Period
Additional Daily Hospital Cash Benefit if admitted due to CI	
<ul style="list-style-type: none"> <li>Angioplasty, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Cancer and Heart Attack</li> <li>Other CI</li> </ul>	60 days
Benefits for non-accidental related causes	30 days

- Grace Period: you have 31 days from the premium due date to pay the premium. During this time, your certificate will still provide insurance coverage. If you don't pay the premium by the end of the grace period, your certificate will lapse and the insurance coverage will terminate.
- Reinstatement is not applicable for your certificate.

**Note:** This list is **non-exhaustive**. You should refer to your 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 premium 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. 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 (%)
15 days*	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%

Duration Not Exceeding	Refund of Annual Premium (%)
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceeding 11 months	No Refund

\*Not applicable to the first certificate year.

### 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.*