

Qaseh Setia

An Affordable Life Insurance Plan
that Safeguards the Future of
Your Loved Ones



Protecting Your Loved Ones Should Be This Easy

Your family means the world to you. And ensuring they are always cared for is surely a big responsibility—but it shouldn't put a weight on your shoulders.

Qaseh Setia offers a simple and affordable way to ensure financial protection for you and your loved ones. It's designed to give you peace of mind, knowing your family will be cared for even if you're not there.

With **Qaseh Setia**, protecting your family is as easy as loving them.



Images for illustration purposes only.
Terms and Conditions apply.

Benefits

Affordable Premium

Get up to **RM90,000** coverage from only **RM0.20*** a day to suit your financial situation.

**Please refer to the Table of Benefits for more details.*

Be Protected against Death & TPD

This plan eases the financial burden on you and your loved ones in the event of Death or Total and Permanent Disability (TPD).

You or your loved ones will receive a lump sum coverage amount for:

- Accidental Death, of up to **RM90,000**; or
- Non-Accidental Death, of up to **RM15,000**; or
- Total and Permanent Disability (TPD), up to **RM15,000**.

Funeral Expenses

In addition, we will pay out a lump sum up to **RM3,000** to support your loved ones with the funeral costs when you're no longer here.

Easy & Hassle-free Application

Get immediate coverage with no medical check-up required.

Table of Benefits

Benefit	Plan 70 (RM)	Plan 110 (RM)	Plan 150 (RM)
Non-Accidental Death Benefit ¹	7,000	11,000	15,000
Accidental Death Benefit	42,000	66,000	90,000
Total and Permanent Disability (TPD) Benefit ¹	7,000	11,000	15,000
Funeral Expenses ¹	1,400	2,200	3,000
Annual Premium	70	110	150

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

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How It Works



Aziz, age 30

Purchased **Qaseh Setia** to provide for the protection needs of his family and chooses **Plan 150**, with a coverage of up to **RM90,000**.

30
years old

Annual Premium: RM150

58
years old

Funeral Expenses

RM3,000

Accidental Death
Benefit

RM90,000

or

Death Benefit

RM15,000

or

TPD Benefit

RM15,000



Please refer to the Product Disclosure Sheet or Policy Information Statement for further information.

Terms and Conditions apply.

Frequently Asked Questions



Am I eligible?

Qaseh Setia 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. To continue to enjoy coverage up to age 58, you need to pay premium throughout the coverage term.

How do I purchase or find out further information about Qaseh Setia?

You may purchase **Qaseh Setia** or find out more at [fwd.com.my/ms/partner/bsn/life/qaseh-setia/](https://www.fwd.com.my/ms/partner/bsn/life/qaseh-setia/) 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 chose to pay the premium using debit / credit card, FWD Insurance will charge the renewal premium automatically to the card upon 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 upon certificate anniversary. Do take note that opting for auto-renewal does not mean your plan is guaranteed to be renewed upon certificate anniversary.

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.

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 Setia is a product under Perlindungan Tenang, making it easy for you to purchase or participate in an 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:

- Copy of Death Certificate
- Copy of NRIC
- Proof of relationship
- Copy of Police report (for accidental death)
- Copy of post mortem report and toxicology 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 TPD claim?

Step 1

Download the TPD Claim Form at fwd.com.my/claims/#insurance and complete the form

Step 2

Depending on the cause of the disability, the following are some of the supporting documents required for TPD claims:

- Attending Physician's Medical Report to be completed by doctor
- Copy of NRIC
- Copy of blood test, and all radiology reports
- Copy of Letter and medical report from SOCSO
- Copy of Letter medically boarded out from employer
- Copy of Police Report (for TPD due to accidental causes)

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.

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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 TPD Benefit) to process the claim upon receipt of the required documentation from you.

What are some of the major exclusions under this product?

Non-Accidental Death Benefit, Accidental Death Benefit or Total and Permanent Disability (TPD) Benefit are NOT payable if the claim arises from:

Suicide, attempted suicide or self-inflicted act

Suicide, attempted suicide or self-inflicted act by the Life Assured within a year of the certificate, regardless of their mental state.

Act of War

Act of war (whether declared or not), coup, revolution, riot, or any similar event.

Unlawful Acts

When the Life Assured participated in an unlawful act or unlawful failure to act.

Total and Permanent Disability (TPD) Benefit is NOT payable if the claim arises from:

Pre-existing Illness

Pre-existing illness, whether directly or indirectly, in whole or in part.

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-setia/.

Is this plan eligible for tax relief?

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

Important Notes

Qaseh Setia is a non-guaranteed yearly renewable non-participating 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 renewal premium payable for this plan is 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 your plan after you have received the certificate. If you inform us to cancel your certificate during this period, all premiums paid will be refunded to you, without interest, and the certificate shall be treated as void from inception.

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

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