

An Initiative By:



## 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 Setia?

Qaseh Setia is a non-guaranteed yearly 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 pays a lump sum for Non-Accidental Death Benefit, Accidental Death Benefit, Total and Permanent Disability (TPD) Benefit and Funeral Expense.

### 2. Know Your Coverage/Benefits

As an illustration, for RM150 annually, you will receive the following insurance coverage/benefits:

Benefit	Plan 150
Non-Accidental Death Benefit <sup>1</sup>	RM15,000
Accidental Death Benefit	RM90,000
TPD Benefit <sup>1</sup>	RM15,000
Funeral Expense <sup>1</sup>	RM3,000

<sup>1</sup>Waiting Period of 30 days is applicable for non-accidental related causes.

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 life insurance **excludes**:

Exclusion	Description
Suicide, attempted suicide or self-inflicted act	We will not pay any Non-Accidental Death, Accidental Death or TPD Benefit under this certificate if the claim arises from suicide, attempted suicide or an intentional self-inflicted act while sane or insane by a life assured within one year from the commencement date of the certificate.
Unlawful acts	We will not pay any Non-Accidental Death, Accidental Death or TPD Benefit under this certificate if the claim arises because the life assured participated in an unlawful act or unlawful failure to act.
War	We will not pay any Non-Accidental Death, Accidental Death or TPD Benefit under this certificate 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 will not pay any TPD Benefit under this certificate 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 Policy Information Statement 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](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 life insurance, you must pay a premium of:	
Premium:	RM150 (annually)  The renewal premiums are NON-GUARANTEED. We reserve the right to revise the premium by giving you 90 days written notice.
Duration:	Up to age 58 years old upon payment of the renewal premium.  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	10.00% of annual premium or RM15.00

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

Note: This list is **non-exhaustive**. You should refer to the 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 premiums 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. Your certificate will be terminated on the next premium due date without any refund of premium paid. This product is not a savings plan and therefore does not have any cash value upon surrender or termination.

### 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.*