

FWD i-Lindung Critical Illness Plan

Affordable 2-in-1 critical illness and death coverage from early to advanced stages, for you and your family.



The benefit(s) payable under eligible product is(are) protected by PIDM up to limits.
Please refer to PIDM's TIPS Brochure or contact FWD Takaful or PIDM (visit www.pidm.gov.my).

Call our hotline: 1300 131 005

Do you know that cancer, heart attack or stroke make up 78% of all Critical Illness (CI) claims* in Malaysia? Getting critical illness treatment can be complicated and expensive.

FWD i-Lindung Critical Illness Plan is a unique and affordable 2-in-1 plan which provides coverage up to RM200,000** from early to advanced stages for critical illnesses and coverage in the event of death due to all causes for you and your family members.

Get you and your family covered now!

*FWD internal claims data up to 31 Dec 2022

**Terms & conditions apply



Who is this plan for?



Individuals



Spouses



Families

What do you get?

An affordable critical illness & death plan with up to RM200,000 sum covered. Covers you from early to advanced stages critical illness.



Critical Illness benefit

Carcinoma-in-situ (CIS) or Cancer
Heart attack
Stroke
Dialysis
ICU stay for 7 days
Angioplasty
Non-invasive procedure for a heart condition
Complex surgery
Major organ transplant



Death benefit

100% of sum covered
payout upon death due
to all causes

The benefits from FWD i-Lindung Critical Illness Plan covers you and your loved ones from the financial costs that can incur from your diagnosis, such as:



The costs of treatments that also covers you for early stage CI, which can improve your rate of recovery.



Any additional expenses that is required for home modifications, nursing, or frequent traveling to support participants seeking treatment, which can be paid with the payout.



Access and to afford advanced medical treatments that can be pricey but may improve your chances of recovery.



Living expenses. With and added death benefits*, you can be assured that it can help with expenses while your family stays on their feet after your passing.

*Death benefit with reduced sum covered may be payable after CI benefit has been claimed.

How this plan benefits you

Benefit	Percentage of sum covered
Cancer-related diagnosis: If you are diagnosed with carcinoma-in-situ and early specified cancer; OR If you are diagnosed with cancer.	50% 100%
If you suffer a heart attack.	100%
If you suffer a stroke.	100%
If you receive dialysis twice a week for more than 3 months.	50%
If you are admitted to an Intensive care Unit (ICU) for 7 consecutive days (168 hours),	50%
If you undergo Angioplasty.	10%
If you undergo a listed non-invasive procedure for a heart condition.	50%
If you undergo a complex surgery.	50%
If you undergo a major organ transplant of the heart, lungs, kidney, liver, pancreas or bone marrow.	100%

How this plan works

Scenario 1



Maria (35) recently became a new mom. Ever since Maria's daughter was born, she's been more conscious of her health. While she and her husband can afford their current lifestyle with both their incomes, it might not be enough to support the recovery process. She wants to be there for her daughter's milestones and to provide her with a good future.

With FWD i-Lindung Critical Illness Plan, she is able to get herself covered with an online application and by answering only 3 health questions.



Maria needs a comprehensive protection plan that is also affordable. Choosing the maximum sum covered of RM200,000, Maria's contribution amount is only RM576/year*.



3 months later, Maria finds herself diagnosed with a minor cancer condition.



Her FWD i-Lindung Critical Illness Plan pays out RM100,000 which covered the costs of treatment for her condition.



Unfortunately, Maria passed away 4 months later due to an accident.

Her coverage then pays out the remaining RM100,000 to her family. This ensured that her husband is able to utilise the payout for their daughter's education in the future.

*Note: This is the contribution for the first certificate year. Please refer to benefit illustration for contribution amount of subsequent certificate years.

How this plan works

Scenario 2



As newlyweds, Walid (31) and Siti (29) plan to build a home and family together. Walid works hard in his career as an architect and is able to provide a stable lifestyle for Siti and himself. Walid is conscious for their health and does not want his finances to be hit should there be a health emergency.

Walid gets a comprehensive protection plan that is also affordable. His selection of the maximum sum covered of RM200,000 each, Walid & Siti's combined contribution is only RM904/year*.



With FWD i-Lindung Critical Illness Plan, the couple were able to get covered by only answering 3 health questions.



2 years later, Walid underwent a surgical repair of an intracranial aneurysm for stroke. His FWD i-Lindung Critical Illness Plan coverage pays out 50% (RM100,000) sum covered to him because he had been at the ICU for more than 7 days.



Unfortunately, Walid passed away 4 months later due to a bike accident. His coverage gives Siti his remaining RM100,000 of sum covered to help her cope for his loss.

While Siti mourns the loss of Walid, she remains covered by FWD i-Lindung Critical Illness Plan while Siti becomes the main person covered.

*Note: This is the contribution for the first certificate year. Please refer to benefit illustration for contribution amount of subsequent certificate years.

How this plan works

Scenario 3



As a husband and father, Farhan (35) is the sole breadwinner of the family. He has worked hard in his career as an IT manager and is now able to provide a comfortable lifestyle for his family and himself. Farhan loves his family and wants to ensure his family, Sharifah (25), Amina (5) and Zaffrul (3) are taken care of in case something happens to one of them.

Farhan's selection of the maximum sum covered of RM200,000 each, his family's combined contribution is only RM 2,016/year*.



He looks for a convenient and affordable takaful plan. FWD i-Lindung Critical Illness Plan application process was a breeze. Farhan is able to get coverage for his 2 children, spouse and himself with the online application, answering only 3 health questions.



4 years later, Farhan's spouse gets diagnosed with early-stage cancer. Her FWD i-Lindung Critical Illness Plan coverage pays out the 50% (RM100,000) sum covered to aid her recovery.



Unfortunately, Farhan passed away 7 months later due to a car accident. His coverage gives his family his full sum covered of RM200,000 payout of his sum covered to help them cope with their loss.

While the family mourns the loss of Farhan, his spouse and children remain covered by FWD i-Lindung Critical Illness Plan while his spouse becomes the main person covered.

*Note: This is the contribution for the first certificate year. Please refer to benefit illustration for contribution amount of subsequent certificate years.

Exclusions

Suicide	We will not pay any death benefit under this certificate if the claim arises from suicide within one year from the start of the certificate.
Attempted suicide or self-inflicted act	We will not pay any CI benefit under this certificate if the claim arises from attempted suicide or a self-inflicted act by a person covered within one year from the start of the certificate.
Pre-existing conditions	We will not pay any CI benefit under this certificate in respect of any condition, disease, illness or injury if there was any manifestation, diagnosis or treatment of such condition, disease, illness or injury before the commencement date.

Note: We will not pay the CI benefits for claims due to unlawful acts, war, pandemic or congenital abnormalities.
Please refer to the master certificate for full list of limitations and exclusions under this plan.

Waiting Period

Waiting period from commencement date is applicable for the following:

Benign brain tumor, cancer, cardiomyopathy, heart attack, coronary artery by-pass surgery, heart valve surgery, primary pulmonary arterial hypertension, serious coronary artery disease, stroke and surgery to aorta	60 days
Other critical illnesses	30 days

Note: We will not pay any CI benefits for listed conditions diagnosed during the wait period.

Eligibility to participate is pretty simple

Malaysian nationality. Age requirements for person covered:

Main People	Age when you can apply for cover
Main person covered	Must be between 17 and 59 years old
Spouse	Must be between 17 and 59 years old
Children	Must be between 1 month and 20 years old
Coverage Term	Yearly renewable, up to expiry age

Note: Age implies the age at the next birthday. Auto renewability up to age 70 (main person covered & spouse) & age 25 (children).

How much is the Wakalah fee

Wakalah Fee

12.5%

We'll deduct a percentage of the contribution paid as an upfront fee.

How do we comply with Shariah principles?

1. We manage your contribution and our takaful operations are based on the Shariah contract of Wakalah and guided by our Shariah committee.



Takaful is a mutual assistance scheme based on the spirit of brotherhood and solidarity where you and the other persons covered agree to assist each other financially, if any of the associated events defined in the respective takaful certificate take place.



Wakalah is the appointment by one party of another to act on his/her behalf.

2. We allocate your contributions, less the Wakalah fee into the Participant's Risk Fund (PRF), as tabarru'. The tabarru' is used to pay the benefits to entitled claimants who are entitled based on:

- the solidarity of brotherhood and cooperation among the participants; and
- terms and conditions within the certificate



Tabarru' is a donation for the purpose of takaful.

3. In case of the good performance of the PRF, we'll be compensated 50% of the surplus as Ju'alah and the remaining 50% will be distributed to eligible participants.



If the value of PRF is insufficient to pay the claims, then we will give Qard which is a benevolent interest-free loan to PRF.



Ju'alah is the reward to the Takaful Operator for the good performance of PRF which compensation is due only once the work has been completed.

Coverage term

Yearly renewable, up to expiry age

How much do you contribute

Your contribution depends on the following criteria regarding the person covered under the certificate:

- Sum covered
- Gender
- Attained age

Important Notes

1. FWD i-Lindung Critical Illness Plan is not a savings or investment product. You won't receive any money from the certificate other than the covered benefits.
2. This brochure doesn't form a contract between you and FWD Takaful Berhad. The full terms and conditions are stated in the certificate documents.
3. You are entitled to an individual tax relief when you participate in this plan, subject to the terms and conditions of the Inland Revenue Board (LHDN).
4. You should satisfy yourself that this plan meets your needs and the contributions are affordable to you.
5. If you aren't completely satisfied with your certificate, and you haven't made a claim under it, you have 30 days from the date you receive your certificate to cancel it and receive your contributions back, minus medical expenses (if any).
6. This is a pure protection plan with no cash value. If you cancel your certificate before your expiry date, you will not receive any payment.
7. If you don't pay your contributions within the grace period of 60 days, your certificate will be automatically lapse.
8. For further information on fees, charges, and other product details, our customer service can be reached at **1300 131 005** or email support.my@fwd.com.

For more information, our customer service can be reached at 1300 131 005 or email support.my@fwd.com.



Service Hotline
1300 131 005



Already a customer?
Simply log on to
our customer portal

About FWD Takaful Berhad

FWD Takaful Berhad (“FWD Takaful”) is part of FWD Group, a pan-Asian life insurance business with more than 13 million customers across 10 markets, including some of the fastest-growing insurance markets in the world. The company is focused on making the insurance journey simpler, faster and smoother, with innovative propositions and easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD is committed to changing the way people feel about insurance and takaful.

FWD Takaful is a takaful provider in Malaysia that offers family takaful services, licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia. Visit fwd.com.my.

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FWD Takaful Berhad, Registration No. 200601011780 (731530-M)
Level 21, Mercu 2, No 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur
(T) 03 2771 7888 | (F) 03 2710 7800 | fwd.com.my