

Financial protection for cancer, stroke or heart attack.



FWD Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM).
The benefit(s) payable under eligible certificate is protected by PIDM up to limits.
Please refer to PIDM's TIPS Brochure or contact FWD Takaful Berhad or PIDM (visit www.pidm.gov.my).

Healthcare and surgeries can be expensive and complicated, but your critical illness plan doesn't have to be.

Cancer, heart attack and stroke make up 85% of Critical Illness (CI) claims* in Malaysia. However, most Malaysians don't have a critical illness plan because of how complex and expensive it can be.

That's why we've come up with a plan that covers you for the top 3 CIs. This plan provides you with a lump sum benefit in the event that you're diagnosed with cancer, stroke or heart attack. We keep things simple from start to an end. Apply for the plan online without any medical examination and get protection with our benefits.

From RM10.27/month, FWD Big 3 Critical Illness protects you with the benefits of a critical illness plan minus the complexities.

According to FWD Takaful internal claims data up to 31 Dec 2020.

Leave no room for complexities in your critical illness plan

FWD Big 3 Critical Illness is an online critical illness plan that covers you for cancer, heart attack or stroke. To equip you better, the plan also comes with a death benefit due to all causes and an optional coverage for early neurological and heart conditions.



Affordable contribution

With contributions starting from RM10.27/month, the plan is suitable for a starter or to supplement your existing medical plan.



Lump sum coverage

The plan comes with coverage of up to RM250,000, which can be used to cover medical bills, home modifications, living expenses and other costs that comes when diagnosed with critical illness.



Death benefit due to all causes

RM20,000 will also be paid to your beneficiary in the event you pass away which can be used for funeral expenses or to support the living expenses of your loved ones while they get back on their feet.



Enhance your protection

Optional plan enhancement to receive lump sum payout if you suffer from any of the 24 neurological and heart disorders covered by the plan.

Product Benefits

Critical illness benefit If the Person Covered is diagnosed with cancer, heart attack or stroke, we will pay:	The benefit pays either 100% of the sum covered or total contributions paid, whichever is higher • Minimum Sum Covered: RM50,000 • Maximum Sum Covered: RM250,000
Death benefit If the Person Covered passes away, we will pay:	RM20,000
Neurological and heart disorder benefit (optional) If the Person Covered is diagnosed with any of the 24 early conditions covered, we will pay:	The benefit pays either 100% of sum covered or total contributions paid, whichever is higher

List of Neurological and Heart Disorders

Neurological Disorders	Heart Disorders
• Amyotrophic lateral sclerosis • Brain aneurysm surgery (via craniotomy) • Brain aneurysm surgery (via endovascular procedures) • Carotid artery surgery • Cavernous sinus thrombosis surgery • Cerebral shunt insertion • Minor bacterial meningitis • Polio Induced Muscle Weakness • Primary lateral sclerosis • Progressive bulbar palsy (PBP) • Progressive supranuclear palsy	• Cardiac defibrillator insertion • Cardiac pacemaker insertion • Cardiomyopathy • Corona artery atherectomy • Coronary artery disease • Enhanced external counter pulsation • Increased pulmonary blood pressure • Keyhole coronary bypass surgery • Large asymptomatic aortic aneurysm • Minimally invasive surgery to aorta • Myocardial laser revascularisation • Percutaneous valvuloplasty, valvotomy, percutaneous valve replacement, or device repair • Pericardiectomy

Product Parameters

Item	Details	
Age limits (Age implies the age at the next birthday)	Minimum entry age	Maximum entry age
	17	65
Coverage term	The certificate term is 1 year and is auto-renewable until 75 years old.	
Nationality	Malaysian nationality only.	
Sum covered	RM50,000 – RM250,000 in multipliers of RM50,000	
Waiting period	90 days	
Contribution frequency options	Monthly	Yearly

Here's How The Plan Works

Ameera (20) is a full-time student who works part-time at a coffee shop to help pay for expenses at home. Since her mother died of breast cancer, it's only been her and her father. Ameera understands the importance of protecting her family's finances from cancer treatment after witnessing her mother's experience with it. She wouldn't want their savings to be used up.

1 Ameera prefers to conduct her own research at her leisure. As FWD Big 3 Critical Illness is an online plan, she can do so and participate whenever she's ready. She needs to only answer a few health questions instead of taking time off for a medical examination.

2 As a part-time barista, Ameera's income is limited. Luckily, FWD Big 3 Critical Illness only costs her RM12.85/month for a payout of RM100,000 throughout her first-year coverage and she's able to participate until the age of 75.

3 8 years later, Ameera was diagnosed with Stage 3 breast cancer. Undergoing treatments and medical procedures were tough for her physically and emotionally. However, she's grateful that a part of her medical bills can be paid with the RM100,000 payout from FWD Big 3 Critical Illness without having to burden her retired father. Her financial planning has helped to ease her burden today.



Here's How The Plan Works

Kamil (28) and Sal (25) are expecting their first child. Kamil is excited about the coming baby, but it has been a reality check for him. Will his savings be enough for the future of his wife and baby on the way, and emergencies as well? He's only just starting to come up the career ladder but already has others depending on him. He knows that the smart thing to do is to come out with a contingency plan.

- 1** In just a few clicks, Kamil has now participated in FWD Big 3 Critical Illness. He didn't have to take time off for a medical examination either, because all he had to do was to answer a few health questions.



- 2** As a newlywed with a baby on the way, Kamil's commitments are starting to grow. Luckily, the plan will only cost him RM19.48/month with a benefit of RM250,000 throughout his first-year coverage. He's also eligible to be covered until he's 75.



- 3** 15 years later, Kamil had a heart attack and was hospitalised. It was a stressful time for the family as they were worried about his health. Thankfully, Kamil and his family could focus on his recovery instead of their expenses. With the RM250,000 payout, Kamil was able to cover part of his medical bills and living expenses for his dependents while he was recovering.



Fees and Charges

Description	Fees and charges
Wakalah Fee	Wakalah is the appointment by one party of another to act on his/her behalf. Therefore, the contributions you pay for cover under your certificate is subject to a Wakalah fee. We'll deduct a percentage of the contribution paid as an upfront fee. For every certificate year, the wakalah fee is 30% of contribution paid and a fixed amount of RM36 per annum.

Simplified exclusions

Death	Critical illness	
Suicide We will not pay death benefit under this certificate if the claim arises from suicide within one year of the start of your certificate. This applies regardless of the mental state of the person covered. If this happens, the certificate will be cancelled.	Attempted suicide or self-inflicted act We will not pay cancer, stroke, heart attack, neurological and heart disorder benefit under this certificate if the claim arises from attempted suicide or self-inflicted act within one year of the start of your certificate. This applies regardless of the mental state of the person covered. If this happens, the certificate will be cancelled.	Pre-existing condition We will not pay cancer, stroke, heart attack, neurological and heart disorder benefit under this certificate in respect of any condition, disease, illness or injury before the commencement date of the certificate.

Note: Please refer to the certificate for detail explanation on the exclusions.

How are we Shariah-compliant?

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 others agree to assist each other financially if anyone of you suffers a specific loss.

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

We allocate your contributions, less the Wakalah fee into the Participant's Risk Fund (PRF), as tabarru'. Tabarru' is a donation for the purpose of takaful. 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.

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

Ju'alah is the reward to the Takaful Operator for the good performance of the participants' risk fund.

Important Notes

This brochure does not form a contract between you and FWD Takaful Berhad. The full terms and conditions are stated in the certificate documents.

You are entitled to an individual tax relief when you participate in this plan, subject to terms and conditions of Inland Revenue Board of Malaysia (LHDN).

Under this plan, no benefits are paid upon termination or at maturity, so you should ensure that you are satisfied that the plan meets your needs and the contributions are affordable to you.

FWD Big 3 Critical Illness certificate is not a savings or investment product. You will not receive any money from this certificate other than from the stated benefits.

For further information on fees, charges, and other product details, our customer service can be reached at 1300 13 7988 or email support.my@fwd.com. You can also visit us at Level 29, Menara Shell, No. 211 Jalan Tun Sambanthan, 50470 Kuala Lumpur, Malaysia.