

Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before the Life Assured decides to take up **Don't Worry Credit Shield** and **Don't Worry Bereavement**. The Life Assured should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad
Product Name:	Don't Worry Credit Shield and Don't Worry Bereavement
Date:	<DD/MM/YYYY>

1. What is this product about?

Don't Worry Credit Shield and Don't Worry Bereavement are yearly renewable group term life insurance plan. **Don't Worry Credit Shield** provides coverage for Death and Total & Permanent Disability (TPD). **Don't Worry Bereavement** is an optional rider that provides coverage for Bereavement Benefit where Life Assured may opt for.

2. What are the coverage/benefits provided?

Summary of the benefits provided by the base plan		
<p>Don't Worry Credit Shield and Don't Worry Bereavement offer the following benefits while the Certificate of Insurance is still in-force.</p>		
<p>Don't Worry Credit Shield</p>	<p>Death & Total and Permanent Disability (TPD) Benefit</p>	<ul style="list-style-type: none"> Upon death or TPD, the Sum Assured will be payable in one lump sum. Sum Assured is defined as the total statement balance on all the Life Assured's Principal credit card(s) being insured, including any finance and late payment charges, less any indebtedness, as at the time of the Life Assured's death or becoming TPD subject to a maximum amount of RM100,000 per Life Assured.
<p>Don't Worry Bereavement</p>	<p>Bereavement Benefit</p>	<ul style="list-style-type: none"> This is an optional rider. Upon death, RM3,000 on each Principal Card being insured will be paid to the Life Assured in one lump sum. This benefit is payable on top of the maximum death sum assured limit. The Bereavement Benefit is not payable if death benefit is not payable.

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).

3. How much premium does the Life Assured has to pay?

- The estimated total premium that you have to pay:
 - Don't Worry Credit Shield** - RM0.30 per RM100 Sum Assured per month of the outstanding balance on the Life Assured's Principal credit card being insured.
 - Don't Worry Bereavement** - (Optional) RM6 per month will be charged on each Principal Card which is being insured for Bereavement Benefit.
- Premium payment mode: Monthly

4. What are the fees and charges that the Life Assured has to pay?

Nil.

5. What are some of the key terms and conditions that the Life Assured should be aware of?

- The premium shall **be debited from the cardholder's monthly credit card statement.**
- The premium is not guaranteed and may change depending on our claims experience.
- The maximum cumulative amount of benefits payable under this plan for death/TPD (excluding Bereavement Benefit) shall not exceed RM100,000 per Life Assured.
- Waiting period – we will not cover any disease or illness, which occurs within thirty (30) days (inclusive) from the effective date of commencement of coverage under each Certificate of Insurance.
- Free-look period – you may cancel your policy by returning it to us within 15 days after you have received the policy. The premiums that you have paid will be refunded to you.
- You or Your representatives must give Us written notice as soon as possible after a claim event. Any delay in doing so may affect our claim assessment. Please call our Customer Service representative who will guide in filing the claims.

Note: This list is non-exhaustive. Please refer to the Master Policy for the terms and conditions under this Certificate of Insurance.

6. What are the major exclusions under this Certificate of Insurance?

This Certificate of Insurance has certain exclusions, meaning situations where We **won't pay a benefit.** We list below the exclusions that apply to the benefits under this Certificate of Insurance. We may also apply specific exclusions to this Certificate of Insurance when We offer to issue this Certificate of Insurance. If any specific exclusions apply, We will record the details in a Certificate of Insurance endorsement.

Exclusion
<ul style="list-style-type: none"> ▪ If the Life Assured, within one (1) year from the effective commencement date, dies or becomes totally and permanently disabled resulting directly or indirectly from attempted suicide while sane or insane, our liability shall be limited to the amount of the premium paid, without interest as at the effective commencement date. ▪ No TPD benefits will be payable if the disability is due to self infliction, dangerous contest, illness suffered before policy issuance, etc.

Note: This list is non-exhaustive. Please refer to the Master Policy for the full list of exclusions under this Certificate of Insurance.

7. Can the Life Assured cancels this Certificate of Insurance?

The Life Assured may cancel this Certificate of Insurance at any time by giving written notice to Us. This is not a savings plan and therefore does not have any cash value upon surrender or termination.

8. What does the Life Assured need to do if there are changes to the contact details?

It is important that the Life Assured informs Us of any changes in the contact details to ensure that all correspondences reach the Life Assured in a timely manner.

9. Where can the Life Assured gets further information?

If the Life Assured has any enquiries, please contact Us at:

FWD Insurance Berhad 199301022976 [277714-A]

Head Office : Level 21, Mercu 2, KL Eco City,
No.3 Jalan Bangsar,
59200 Kuala Lumpur, Malaysia

Customer Careline : 1300-22-6262

Website : fwd.com.my

E-mail : ask@fwd.com

10. Other similar types of cover available

Please ask Us or Our intermediary for any other similar types of plans offered by Us.

IMPORTANT NOTICE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. THE LIFE ASSURED MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS PERSONAL CIRCUMSTANCES. THE LIFE ASSURED SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

Other Important Notices:

1. The Life Assured should satisfy themselves that this Certificate of Insurance would best serve their needs and that the premium payable under the Certificate of Insurance is affordable.
2. The Life Assured is advised to keep the receipt as proof of payment of premiums.
3. It may not be advantageous to replace an existing life insurance policy with a new one. If the Life Assured intends to do so, We recommend that the Life Assured consult his/her present insurer before making a final decision.
4. This Certificate of Insurance may qualify for tax relief subject to Inland Revenue Board's approval.
5. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Certificate of Insurance, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Certificate of Insurance on payment of premiums and default hereof shall apply equally to the Applicable Tax.

FWD Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this Product Disclosure Sheet is valid as at [<dd/mm/yyyy>](#).