

FWD INSURANCE SERVICE GUIDE

PANDUAN PERKHIDMATAN FWD INSURANCE

FWD Insurance Berhad has collaborated with Bank Simpanan Nasional (BSN) who is also one of the joint owners of FWD Insurance Berhad. FWD Insurance is a life insurance company that offers life insurance products through BSN.

FWD Insurance Berhad telah bekerjasama dengan Bank Simpanan Nasional (BSN) yang juga pemilik bersama syarikat FWD Insurance Berhad. FWD Insurance adalah sebuah syarikat insurans hayat yang menawarkan produk insurans hayat melalui BSN.

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1 300 22 6262

Bank Simpanan Nasional
www.bsn.com.my
1 300 88 1900

WHAT SERVICES CAN YOU EXPECT FROM US? / APAKAH PERKHIDMATAN YANG ANDA BOLEH HARAPKAN DARI KAMI?

Before you buy a policy / Sebelum Anda Membeli Polisi	
<p>Assist you in choosing the right insurance plan</p> <ul style="list-style-type: none"> Go through the Customer Fact Find form with you to understand your insurance needs and financial goals. Recommend suitable insurance plan after assessing your needs. 	<p><i>Membantu anda memilih pelan insurans yang sesuai</i></p> <ul style="list-style-type: none"> <i>Meneliti kandungan Borang Pencarian Fakta Pelanggan untuk memahami keperluan insurans dan matlamat kewangan anda.</i> <i>Mengesyorkan pelan insurans yang sesuai selepas menilai keperluan anda.</i>
<p>Explain product features</p> <ul style="list-style-type: none"> Explain the product features, benefits payable, exclusions, premiums and charges. Provide Product Disclosure Sheet, to assist you in making informed decision and to facilitate product comparison. 	<p><i>Menerangkan ciri-ciri produk</i></p> <ul style="list-style-type: none"> <i>Menerangkan ciri-ciri produk, manfaat yang dibayar, pengecualian, premium dan caj-caj.</i> <i>Menyediakan Helaian Penerangan Produk, untuk membantu anda dalam membuat keputusan yang tepat dan memudahkan anda membuat perbandingan produk.</i>
When You Decide to Buy A Policy / Apabila Anda Membuat Keputusan untuk Membeli Polisi	
<p>Assist you with the policy application</p> <ul style="list-style-type: none"> Explain the importance of answering the questions in the proposal form fully and accurately. Submit your application for underwriting after you have signed the proposal form. Arrange for medical examination with one of our panel clinics, if required. Explain the importance of making a nomination to ensure policy money are received by your beneficiaries in the event of death. 	<p><i>Membantu anda dalam permohonan polisi</i></p> <ul style="list-style-type: none"> <i>Menerangkan kepentingan menjawab soalan-soalan di dalam borang permohonan dengan lengkap dan tepat.</i> <i>Menghantar permohonan untuk proses pengunderaitan selepas anda menandatangani borang permohonan.</i> <i>Mengatur pemeriksaan perubatan dengan salah sebuah daripada klinik-klinik panel kami, jika perlu.</i> <i>Memaklumkan kepentingan membuat penamaan untuk memastikan wang polisi diterima oleh penama / waris sekiranya berlaku kematian.</i>
<p>Explain the policy terms and conditions</p> <ul style="list-style-type: none"> Your policy document will be delivered to you (by hand, via post or electronically) within 21 days. Go through the policy terms and conditions with you to ensure that this is the right plan that you have purchased. 	<p><i>Menerangkan terma-terma and syarat-syarat polisi</i></p> <ul style="list-style-type: none"> <i>Dokumen polisi akan dihantar kepada anda (dengan tangan, melalui pos atau secara elektronik) dalam masa 21 hari.</i> <i>Menerangkan terma-terma dan syarat-syarat polisi kepada anda bagi memastikan pelan yang dibelisesuai dengan keperluan anda.</i>
During the Term of the Policy / Semasa Tempoh Polisi	
<p>Continuous policy servicing</p> <ul style="list-style-type: none"> Assist in renewal of policy. Provide continuous service e.g. policy modifications, change of address and frequency of premium payments. 	<p><i>Perkhidmatan polisi yang berterusan</i></p> <ul style="list-style-type: none"> <i>Membantu dalam proses pembaharuan polisi.</i> <i>Menyediakan perkhidmatan berterusan seperti pengubahsuaian polisi, pertukaran alamat dan kekerapan pembayaran premium.</i>
<p>Assist you in making a claim</p> <ul style="list-style-type: none"> Guide you through the standard procedures on how to file an insurance claim. 	<p><i>Membantu anda dalam membuat tuntutan</i></p> <ul style="list-style-type: none"> <i>Membimbing anda untuk melalui prosedur standard cara-cara untuk membuat tuntutan insurans.</i>

For more information and to access our e-Forms, please visit our website at fwd.com.my or www.bsn.com.my

Untuk maklumat lanjut dan akses kepada e-Borang kami, sila layari laman web kami di fwd.com.my or www.bsn.com.my

If you are not satisfied with the services of bank representative, you may call FWD Insurance Customer Care Line at 1-300-22-6262 or BSN Contact Centre at 1-300-88-1900.

Sekiranya anda tidak berpuas hati dengan perkhidmatan wakil bank kami, sila hubungi Pusat Khidmat Pelanggan FWD Insurance di 1-300-22-6262 atau Pusat Hubungan Pelanggan BSN di 1-300-88-1900.