

# AIBM Group Takaful2u

## MY Master Certificate



This is your Master Certificate for your takaful plan.

Read it to understand all the benefits as well as the important terms and conditions that apply to your takaful cover. Don't worry, we've made it as easy to read as possible.

If you need help, call our hotline: 1 300 13 7988

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FWD Takaful Berhad, Registration No.: 200601011780 (731530-M)

**Master Certificate AIBM Group Takaful2u  
(Certificate No: GT000010 )**

AEON INSURANCE BROKERS (M) SDN. BHD. ("Master Certificate Owner") and its eligible members ("Person Covered") hereby agree to participate and make the necessary contribution based on Tabarru' in this Master Certificate of AIBM Group Takaful2u managed by FWD Takaful Berhad ("Takaful Operator" or "FWD Takaful") subject to the provisions of this Master Certificate ("Master Certificate").

AEON INSURANCE BROKERS (M) SDN. BHD. and its eligible members also agree to authorise the Takaful Operator based on Wakalah contract to manage the relevant participants' risk fund associated with this takaful plan.

FWD Takaful hereby agrees to manage the related participants' risk fund to provide takaful protection in respect of the person covered in accordance with the provisions of this Master Certificate.



Salim Majid Zain  
Chief Executive Officer  
FWD Takaful Berhad

Date: 01/11/2023



# Quick reference

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# About master certificate

Thank you for choosing FWD Takaful Berhad.

## Master certificate information

Master Certificate No. : GT000010  
Master Certificate Owner : AEON INSURANCE BROKERS (M) SDN BHD  
Commencement Date : 01/11/2023  
Issue Date : 01/11/2023

### Preamble for consumer takaful contracts (Takaful wholly for purposes unrelated to your trade, business or profession)

We issue this Master Certificate as a takaful contract between you and us after we received the application and contributions for the takaful coverage. The relationship between you and the person covered with the other relevant participants is based on Tabarru' and Ta'awun (mutual assistance) and the relationship between you, your eligible members and us is based on the Wakalah contract. The relationship above is governed by this Master Certificate.

Your certificate is made up of the documents listed below:

- this Master Certificate.
- the Master Certificate Schedule.
- the application form and any documents you provided with it.
- any endorsement to the Master Certificate Schedule.
- the listing of member.

Any variations or changes to the terms of this Master Certificate shall only be effective upon our endorsement.

In the event of any pre-contractual misrepresentation made in relation to your answers or any disclosures, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply. This Master Certificate reflects the terms and conditions of the contract of takaful as agreed between you and us.

This is a takaful plan managed by FWD Takaful Berhad in accordance with Shariah principles and guided by our Shariah committee.

## Certificate information statement

### Proof of age

In order for us to pay any benefits, we'll require you to provide proof of age for the person covered. You may do so by providing a copy of any of the person covered's:

- National registration identity card (NRIC).
- Birth certificate.

### Paying your contribution

Based on your contributions, we provide the cover you have chosen. You can pay your contribution to us by any of the following.

- Auto-debit from a credit card (if applicable).
- Auto direct debit from bank account.
- Electronic payment.

You should make sure that you pay the contribution within 60 days from the commencement date as stated in the Master Certificate Schedule or the contribution due date.

It is important that you keep the receipt we send to you as proof of payment of contribution for any future reference.

### Nomination

Nomination is not allowed under this Master Certificate/ Master Certificate Schedule.

### 15-day free look period

If you aren't completely satisfied with your certificate, and you haven't made a claim under it, you have 15 days from the date you receive this Master Certificate to cancel it and receive your contributions back.

You'll not be able to claim under your certificate once it is cancelled.

#### What you need to do

We need to receive a written notice from you to cancel the Master Certificate. We must receive your notice within the 15-day free-look period.

#### What we'll do

We'll refund you the contributions paid, less medical examination fees we have paid (if any). We'll cancel your Master Certificate, and you'll not be able to claim any benefits under it.

### Surrender of Master Certificate

You can surrender the Master Certificate at any time after the 15-day free look period. If you surrender your Master Certificate, the person covered:

- will lose the coverage; and
- you may receive an amount less than you contributed.

### Tell us about any changes

You should tell us about any important changes to your personal details (address or contact number).

### How to contact us if you have any questions or to make a claim

Call our **Service Hotline at 1 300 13 7988** if you have any questions about your certificate, or if you need to make a claim. See 'What you need to do upon claim' in each benefit section for more details on making a claim.

### If you have questions

If you still have any questions after you have read this Master Certificate, please call our **Service Hotline at 1 300 13 7988** – We're here for you.

Please examine the Master Certificate Schedule to ensure it meets your requirement. To avoid misunderstanding, it is very important that this Master Certificate, the Master Certificate Schedule and any endorsements attached therein be read thoroughly.

### How to resolve a concern or complaint

We want to resolve any concerns or complaint you may have as quickly as possible. You should follow the steps below to resolve your concern.

## How to resolve a concern or complaint

### Step 1 – Talk to us

The first thing you should do is talk to one of our consultants about your concerns. Call our Service Hotline at 1 300 13 7988. (Monday to Friday: 9:00 a.m. - 6:00 p.m., excluding weekends and public holidays).

The consultant or manager will try to resolve your complaint as soon as possible.

### Step 2 – Call or write to our Complaints Unit

If you feel that your complaint have not been resolved, you can write to:

FWD Complaints Unit  
Level 29 Menara Shell  
211 Jalan Tun Sambanthan, Brickfields  
50470 Kuala Lumpur

Toll Free: 1 300 13 7988  
Tel: 03-2771 7888  
Fax: 03-2710 7800  
E-mail: [contact.my@fwd.com](mailto:contact.my@fwd.com)

We'll respond to your complaint within 3 working days of us receiving it.

### Step 3 – Seek an external review from the OFS

If we cannot resolve your complaint, you can choose to lodge a complaint with the Ombudsman for Financial Services (OFS).

The OFS is a free and independent dispute resolution centre for the resolution of disputes involving financial institutions and consumers.

You can lodge a complaint by post, fax, online, or in-person. The Ombudsman's details are:

Level 14  
Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur

Tel: 03-2272 2811  
Fax: 03-2272 1577  
E-mail: [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my)  
Website: [www.ofs.org.my](http://www.ofs.org.my)

The sum involved in the dispute must be within the jurisdiction of the Ombudsman.

### Step 4 – Seek an external review from BNMLINK or BNMTELELINK

If we or the OFS cannot resolve your complaint, you can also choose to lodge a complaint with the Bank Negara Malaysia Laman Informasi Nasihat dan Khidmat (BNMLINK or BNMTELELINK).

BNMLINK provides face-to-face customer service to walk-in visitors on general enquiries and public complaints. BNMLINK and BNMTELELINK's details are:

Laman Informasi Nasihat dan Khidmat (BNMLINK)  
Ground Floor, D Block  
Jalan Dato' Onn  
50480 Kuala Lumpur

Operating Hours:  
9.00 a.m. - 5.00 p.m.  
(Monday - Friday)

Contact Centre (BNMTELELINK)  
Bank Negara Malaysia  
P.O. Box 10922  
50929 Kuala Lumpur  
Tel: 1 300 88 5465 (1-300-88-LINK)  
(Overseas: 603-2174-1717)

Operating Hours:  
9.00 a.m. - 5.00 p.m.  
(Monday - Friday)  
E-mail: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)  
SMS: 15888  
Fax: 603-2174-1515



# Definitions

In this Master Certificate where the context states the masculine gender shall be deemed to include the feminine, all likewise, singular word shall be deemed to include the plural and vice versa, and the following words and expressions shall be deemed to have the following meanings.

## Main people under this Master Certificate

<b>Certificate owner, you, your, yours</b>	The Master Certificate Owner as stated in the Master Certificate Information who can exercise all rights, privileges and options available under this Master Certificate.
<b>Person covered</b>	A person who is the certificate owner's members and who is eligible to participate under this Master Certificate as the person covered stated in the listing of member.
<b>Takaful operator, we, our, ours, us</b>	FWD Takaful Berhad, who is the takaful operator and issuer of this Master Certificate, the Master Certificate Schedule and the listing of member.

## Other definitions

<b>Accelerated benefit</b>	Benefits other than additional benefits. Any payment made for the accelerated benefit will reduce the sum covered for other accelerated benefits and death benefit under this Master Certificate.
<b>Accident</b>	A sudden, unintentional, unexpected, unusual event that occurs at an identifiable time and place, which shall, independently of any other cause, be the sole cause of bodily injury.
<b>Activities of daily living</b>	The following activities: <ul style="list-style-type: none"><li>■ Transfer: The ability to get in and out of a chair without requiring physical assistance.</li><li>■ Mobility: The ability to move from room to room without requiring physical assistance.</li><li>■ Continence: The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.</li><li>■ Dressing: The ability to put on and take off all necessary items of clothing without requiring the assistance of another person.</li><li>■ Bathing or washing: The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.</li><li>■ Eating: All tasks of getting food into the body once it has been prepared.</li></ul>

<b>Actively at work</b>	“Actively-at-work” means an employee shall be considered “Actively-at-work” if he reports for work on the date in question at his usual place of employment with the Master Certificate Owner and such usual place of employment is outside his home, and if he so reports he is able to perform all of the usual and customary duties of his occupation on a regular full-time basis. If an employee does not so report, or if his usual place of employment with the Master Certificate Owner is not outside his home, he shall be considered “Actively-at-work” if at any time on the date in question, he is neither hospital confined nor suffered from any prolonged illness or disability to a degree that he could not then have reported to a place of employment outside his home and performed all of the usual and customary duties of his occupation on a regular full-time basis.
<b>Additional benefit</b>	Benefits which are additional to the death sum covered. Any payment made for the additional benefit will not reduce the sum covered for any other benefits under this Master Certificate.
<b>Age</b>	Age of person covered based on age next birthday.
<b>Certificate year</b>	The one year period including the commencement date of takaful coverage and immediately following that date or the one year period following the Master Certificate renewal.
<b>Coverage term</b>	The coverage term as stated in the Master Certificate Schedule/listing of member.
<b>Dependant</b>	Any of the following persons: <ul style="list-style-type: none"><li>■ legally married spouse of the member who is eligible to participate in the takaful coverage.</li><li>■ unmarried legal child/children of the member who is/are eligible to participate in the takaful coverage.</li></ul>
<b>Disability</b>	A state of poor health that requires medical treatment due to sickness, disease, illness or injury.
<b>Doctor or Physician or Surgeon or Medical practitioner</b>	A person duly qualified and licensed to practise western medicine and who is registered with the appropriate authority in Malaysia to practice medicine within the scope allowed by such authority and by his training, but excludes person covered, their spouse or their near relative.
<b>Individual commencement date</b>	The date an eligible person becomes a person covered under this Master Certificate as stated in the listing of member.
<b>Injury</b>	The injury that can be seen on the outside of the body caused directly by accident and independent of other causes, except for in the case of drowning or of internal injury revealed by an autopsy. There must be evidence of visible contusion or wound of the body.
<b>Irreversible</b>	Cannot be reasonably improved upon by medical treatment and/or surgical procedures consistent with the current standard of the medical services available in Malaysia.
<b>Listing of member</b>	The listing issued by us on a regular basis that details information of each person covered under this Master Certificate such as the benefits, sum covered and contribution.



## Definitions

<b>Master Certificate commencement date</b>	The start date of coverage under this Master Certificate as stated in this Master Certificate.
<b>Master Certificate Schedule</b>	The document issued by us that verifies the takaful coverage granted to person covered.
<b>Member</b>	A person who is introduced by the certificate owner to the takaful operator and who is eligible to participate under this Master Certificate.
<b>Natural cause</b>	The cause of the covered event is due to illness or other than accident.
<b>Participants' risk fund</b>	The fund we manage in accordance with the principles of Shariah for the collective benefit of all persons covered. The takaful benefits for this Master Certificate will be paid from this participants' risk fund.
<b>Permanent neurological deficit with persisting clinical symptoms</b>	Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the lifetime of the person covered. Symptoms that are covered include numbness, paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.
<b>Pre-existing condition</b>	<p>Any conditions or symptoms that existed before the individual commencement date of a person covered's takaful coverage under this Master Certificate which the person covered has reasonable knowledge of. Person covered may be considered to have reasonable knowledge of a pre-existing condition where the condition or symptom is one for which:</p> <ul style="list-style-type: none"><li>■ person covered has received or is receiving treatment;</li><li>■ medical advice, diagnosis, care or treatment has been recommended;</li><li>■ clear and distinct symptoms are or were evident; or</li><li>■ its existence would have been apparent to a reasonable person in the circumstances.</li></ul>
<b>Renewal or Renewed certificate</b>	A Master Certificate which has been renewed without any lapse of time upon expiry of a preceding Master Certificate with the same content.
<b>Scheme</b>	AIBM Group Takaful2u.
<b>Sickness, Disease or Illness</b>	A physical condition marked by a pathological deviation from the normal healthy state.
<b>Sum covered</b>	The sum covered for the takaful coverage of each person covered under this Master Certificate as stated in the listing of member.



# Takaful concept

This section defines takaful and explains the Shariah principles applicable in the Master Certificate and Master Certificate Schedule.

## What is takaful?

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

## Shariah principles

### Wakalah

A contract where a party, as principal (muwakkil) authorizes another party as his agent (wakil) to perform a particular task on matters that may be delegated, with or without imposition of a fee.

### Tabarru'

It is a donation for the purpose of takaful where certificate owner/person covered agrees to donate to an account known as the participants' risk fund. The tabarru' will be used to help other persons covered in times of need.

Applicable in the event of claim, where participants' risk fund will pay the claim based on the contract of Tabarru'.

### Ju'alah

The reward to the takaful operator for the good performance of the participants' risk fund it will be managing.

If there is a surplus distributable declared at the end of each financial year, it will be shared equally between the eligible certificate owner/person covered and FWD Takaful Berhad at 50:50 ratio based on contract of Ju'alah.

### Qard

An interest-free loan that we grant to the participants' risk fund if it is in deficit. The qard will be repaid from any future surplus amounts in the participants' risk fund.



### Participants' risk fund

We manage the participants' risk fund in accordance with the Shariah (Islamic law) and in a manner that preserve the interest of the participants. We have the discretions to conduct any actions deemed necessary for the benefits of the participants and PRF including securing adequate retakaful, subject to Shariah and Regulatory requirements.

The monies we pay into the relevant participants' risk fund is considered to be tabarru' funds for the collective benefit of all participants. They are used to pay the benefits to claimants who are entitled to the benefits based on:

- the solidarity of brotherhood and cooperation among the participants; and
- subject to the terms and conditions within this certificate.

Each of the PRF managed by us is collectively owned by the participants who participated in the respective PRF.

The tabarru' will take effect when the person covered contributes to the relevant PRF.

We'll avoid investing the assets of the participants' risk fund in securities and assets prohibited by the Shariah.

All costs, expenses, charges, levies for maintaining and investing the assets of the participants' risk fund and any other related expenses shall be paid from the participants' risk fund.

We'll be liable for any proven loss to the participants' risk fund if such loss is due to our mismanagement or negligence in managing the participants' risk fund.

### Surplus sharing

At the end of each financial year, we calculate if there is any surplus in the participants' risk fund. If there is, we'll first pay back any qard amounts granted to the participants' risk fund for past deficits. We'll then share the remaining surplus distributable, whereby 50% is distributed to takaful operator as a ju'alah and the 50% remainder is shared between the eligible participants. The surplus will be paid upon expiry of takaful coverage.



# Contributions and fees

This section explains the contributions and fees applicable under this Master Certificate.

## Paying the contribution

We'll specify the contribution amount for each person covered for the takaful coverage provided. The total contribution and mode of payment applicable are stated in the Master Certificate Schedule.

You have to pay the first contribution payment before the Master Certificate commencement date and the subsequent contributions are payable on the contribution due date according to the mode of payment.

## Pro-rata contribution

We'll calculate the pro-rata contribution for the person covered whose individual commencement date is later than the Master Certificate commencement date. For such person covered, you'll pay the contribution for the period between the person covered's individual commencement date and the next Master Certificate anniversary date.

If the person covered ceases to be covered under the Master Certificate due to any reason except for claims of any benefit provided, we'll refund a pro-rata contribution paid to you for the period between the termination date and the next Master Certificate anniversary date.

## Contribution rates are not guaranteed

The contribution rate is not guaranteed. This means we can change the contribution rate upon renewal.

## Contribution warranty

You must pay the contribution prescribed within 60 days of the commencement date of the Master Certificate/endorsement/renewal for the coverage to the persons covered.

If we don't receive the contribution within the 60 days period, the Master Certificate will automatically be terminated and we'll charge the pro-rata contribution for the period that we have been on risk, if any.

## Wakalah fee

The contribution payable is subject to a wakalah fee stated in the Master Certificate Schedule. The wakalah fee will be deducted from the contribution and shall be payable to takaful operator for managing all takaful certificates. The remainder of the contributions will be allocated into the participants' risk fund.

The wakalah fee is not guaranteed. This means we can review and change it by giving you 3 months notice in writing.

## Tabarru'

The balance of the contributions after deducting wakalah fee will be allocated into the participants' risk fund as tabarru' (donation).



# Participation and sum covered

This section explains who can participate and the sum covered of the takaful coverage.

## Sum covered

We state the sum covered for the takaful coverage of each person covered starts under this Master Certificate in the listing of member. You'll inform us if you want to make any changes in the sum covered amount for any of the person covered. We'll make the changes automatically subject to the free cover limit as stated in the Master Certificate Schedule, if we approve.

## Eligibility

### For a member:

The eligibility to be covered under this Master Certificate must be:

- actively at work on the date they become person covered;
- within the eligible age as specified in the Master Certificate Schedule issued to you;
- person covered legally resides in Malaysia i.e. Malaysian, Malaysia permanent resident; and
- employed for a contract duration of at least 12 months.

### For a dependant:

The eligibility to be covered under this Master Certificate must be:

- only when member is applying to enrol the dependants and it shall take effect when we determine evidence of permissible takaful interest to be satisfactory, such evidence to be furnished at your expense; and
- dependants legally reside in Malaysia i.e. Malaysian, Malaysia permanent resident, expatriate with valid employment pass, foreign worker with valid working permit.

## Participation

We'll ask for additional information or documents of any eligible person before we decide whether to accept such person for takaful coverage under this Master Certificate. We may at our sole and absolute discretion accept or reject any eligible person for takaful coverage under this Master Certificate.

An eligible person with sum covered exceeding the free cover limit as stated in the Master Certificate Schedule will have to go through a medical examination that we advise.

We'll issue a listing of member to you detailing the persons covered we accept under this Master Certificate.

## Free cover limit

We may accept the sum covered amount above the free cover limit as stated in the Master Certificate Schedule if we're satisfied with:

- the evidence of eligibility; and/or
- the person covered's medical examination result.

We'll tell you if the person covered is required to go through a medical examination and it will be conducted by medical practitioner approved by us. We'll pay the cost of the medical examination.

The sum covered of the person covered will be up to the free cover limit only if:

- the person covered does not go through the required medical examination we requested; or
- we're not satisfied with the person covered's medical examination result.

We may also impose additional contribution and special conditions to the person covered.

The person covered is not required to undergo medical examination if the sum covered is less than the free cover limit.

We'll re-determine the free cover limit at each Master Certificate anniversary date and we reserve the right to require evidence of eligibility for any increase in sum covered which is in excess of the free cover limit.



# Starting, cancelling or ending your certificate

This section explains when your Master Certificate and Master Certificate Schedule start and end.

## When the takaful coverage starts

The takaful coverage for persons covered starts on the commencement date as stated in the Master Certificate Schedule.

For the person covered who enters the scheme later than the Master Certificate commencement date, the takaful coverage starts on the individual commencement date as stated in the listing of member.

## When the takaful coverage ends

The takaful coverage of the person covered will automatically end on the earliest of the following events:

- on the date we pay death benefit;
- on the date we pay any other benefit that has accelerated 100% of sum covered;
- upon the expiry date stated on Master Certificate Schedule; or
- on the date we're told by certificate owner to terminate the takaful coverage for the person covered.

The takaful coverage of such person covered will be terminated immediately and our liability regarding the takaful coverage will cease.

## Automatic termination of dependant coverage (if applicable)

- on the date member's coverage terminates;
- on the date of dependant's death or any other covered event (if any) which has accelerated 100% of sum covered; or
- on the date such dependant ceases to be a dependant as defined in this Master Certificate.

## Termination of Master Certificate

The certificate owner may terminate the Master Certificate by giving 30 days' notice in writing to us.

The takaful coverage of person covered will continue until the Master Certificate expires according to the provision described in this Master Certificate.

The termination of the Master Certificate will not affect the claims happen before the termination date of the Master Certificate.



## Other provisions

In this section, we explain the other important provisions under the Master Certificate and Master Certificate Schedule.

### Alterations

We may amend the terms and provisions of this Master Certificate/Master Certificate Schedule by giving a 30 days prior notice in writing by ordinary post to your last known address in our records. You may also request to make any amendments and we may agree to it. Such amendment will be applicable from the next renewal of the Master Certificate. Any alteration shall be valid if we authorise it and such approval is endorsed by us. We would also give you 30 days prior written notice according to the last recorded address for any alterations made.

### Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001

We may need to freeze or seize any monies received or payable under your Master Certificate:

- at the order of the relevant authorities; or
- if we discover, or if we have reasonable suspicion that, you or the person covered is sanctioned under any competent authorities recognised by us, for money laundering activities or activities relating to financing terrorism;

under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001.

If this happens, we'll end your Master Certificate and/or the coverage for the person covered immediately. We'll deal with all contributions paid and all amounts payable under your Master Certificate in any manner we deem fit, which may include handing it over to the relevant authorities.

### Arbitration

Any dispute arising in the connection with this Master Certificate which cannot be settled by negotiation between the parties shall be submitted to arbitration in Kuala Lumpur in accordance with the Arbitration Rules of Asian International Arbitration Centre for the time being in force. The place of arbitration shall be Kuala Lumpur and the decision of the Arbitrator shall be final and binding on both parties.

### Changes to your certificate to comply with the law

We have the power to make any changes to the Master Certificate/Master Certificate Schedule to comply with the law. If we need to make a change, we'll give certificate owner and person covered a written notice.

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## Disputing payments

We can dispute the validity of your Master Certificate in circumstances as outlined in Schedule 9 of the Islamic Financial Services Act 2013. If we do, we can declare that the Master Certificate is void and treat it as having never existed. You'll not be entitled to any benefits under this Master Certificate.

If you:

- did not provide accurate and truthful information;
- gave us misleading or exaggerated information; or
- made any misrepresentation;

we can dispute any claim within the first 2 years of the certificate. The 2 years starts from the commencement date as stated in Master Certificate Schedule or listing of member, whichever is later.

If you:

- made a fraudulent statement on a material matter; or
- fraudulently suppressed or omitted a material fact;

within your application, we can dispute any payment at any time.

### Material matters and facts

A material matter or material fact is one that would have caused us to:

- refuse to issue the Master Certificate Schedule to you; or
- ask you to agree to special terms on your Master Certificate Schedule before we issue the Master Certificate Schedule;

if you had told us about it.

If we dispute your Master Certificate Schedule, we'll review your Master Certificate Schedule and decide if we have any reason to declare it void. If we do, we'll cancel it and treat it as having never existed.

We'll refund the contributions paid without additional amount, after deducting any amount owed. If a benefit has been paid, we'll recover that benefit.

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## General conditions

This Master Certificate and the Master Certificate Schedule shall be read together as one contract and any words or expression to which a specific meaning has been attached in any part of this Master Certificate or Master Certificate Schedule or any endorsement thereon shall bear such specific meaning wherever it may appear.

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## Governing law

Your Master Certificate is a takaful contract between you and us, and is governed by the laws of Malaysia, including any circulars, directives or guidelines given by Bank Negara Malaysia. The laws of Malaysia will prevail if there is any conflict between them and the Master Certificate.

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## Making a claim

Call our **Service Hotline at 1 300 13 7988** to make a claim. You should tell us as soon as possible if you need to make a claim under your Master Certificate.

We'll pay all benefits to you.

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## Misstatement of age

If the person covered's age had been misstated and he/she has been covered under this Master Certificate when he/she is not eligible or to remain covered when his/her takaful coverage should have been terminated, the coverage shall be deemed void. If this happens, the contribution paid for the said person covered will be refunded unless there was fraud on the part of the person covered. After this payment is made, our liability in respect of the person covered will cease.

The certificate owner shall provide all information and documents as required by us in respect of the Master Certificate.





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### Notice under the Personal Data Protection Act 2010

This refers to the Notice to Customers Relating to the Personal Data Protection Act 2010 ('PDPA notice') available on our website fwd.com.my.

The certificate owner represents and warrants that it has the authority to provide information relating to the person covered, that it has informed the person covered about the purpose for which his/her personal information is collected, used and disclosed as well as the parties whom such personal information may be disclosed by the takaful operator and the certificate owner and person covered agree and consent that the takaful operator may collect, use, disclose and process the personal information (whether obtained during the application process or administration of this Master Certificate) according to the PDPA notice available on our website.

#### Your right to ask for more information

You can ask us to see, or correct, the person covered's personal data we hold. You can also ask us for information about:

- our personal data protection policies and practices; and
- the kinds of data held by us.

You need to fill-in and send us a data access request form.

#### Your right to ask us to stop using person covered's personal data

You have the right to ask us to stop using the personal data under the Master Certificate Schedule. If you do ask us to stop, we'll:

- stop using the personal data, and destroy it (unless we're required to retain it by law);
- end the Master Certificate Schedule; and
- deduct from contribution an amount for the period the person covered has been covered for, and refund you the unused contributions.

To ask us to stop, you need to send us a request in writing.

#### Changes to the PDPA notice

We may amend the PDPA notice at any time, and the changes will apply to you. If we do make a change, we'll communicate the change on our website, or by another method we choose.

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#### Ownership of certificate

Unless otherwise expressly provided for by endorsement in the Master Certificate, we shall be entitled to treat the certificate owner as the absolute owner of the Master Certificate. We shall not be bound to recognise any equitable or other claim to or interest in the Master Certificate, and the receipt of the Master Certificate or a benefit by the certificate owner alone shall be an effective discharge of all our obligations and liabilities. The certificate owner shall be deemed to be responsible of the person covered under this Master Certificate.

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#### Period of takaful and renewal

The Master Certificate shall become effective as of the date stated in the Master Certificate Schedule. The certificate anniversary shall be one year after the commencement date and annually thereafter. On each such anniversary, the Master Certificate is renewable at the contribution rates in effect at that time as notified by us. The Master Certificate is renewable at our option. Application for change of benefits can only be made on renewal and is subject to acceptance by us upon renewal.



# Appendix 1.0 – Death benefit (all causes)

In this section, we explain what benefit is offered, and any specific exclusions, conditions or limits that apply to the benefit.

## Benefit description

We'll pay the death benefit upon the death of the person covered. The death of the person covered must happen while the certificate is active.

### If the person covered who dies is a member

#### What we pay

- We'll pay the death benefit sum covered less any accelerated benefit paid for such person covered as stated in the listing of member.

#### What happens after we pay

- Takaful coverage for member and any dependant(s) will end after this benefit is paid.

### If the person covered who dies is a dependant

#### What we pay

- We'll pay the death benefit sum covered less any accelerated benefit paid for such person covered as stated in the listing of member.

#### What happens after we pay

- Takaful coverage for the dependant will end after this benefit is paid. However, the takaful coverage for member and any other dependant(s) will continue.

## When we'll not pay

We'll not pay death benefit if the claim arises from suicide by a person covered, within one year from commencement date of takaful coverage as stated in the listing of member.

This applies regardless of the mental state of the person covered.

We may also apply specific exclusions to your certificate when we offer to issue your Master Certificate Schedule. If any specific exclusions apply, we'll record the details in the Master Certificate Schedule or a certificate endorsement.

## What you need to do upon claim

In the event of death, a copy of death certificate must be submitted to us together with the claim form. The certificate owner should make every effort to submit the claim to us within 6 months from the date of death.



### Termination

Takaful coverage for a person covered under this Appendix will automatically and immediately end on the earliest of the following:

- upon death of person covered;
- on the date the person covered reaches the maximum expiry age as stated under eligibility requirement in the Master Certificate Schedule;
- when the total claim amount paid for all other accelerated benefit for the person covered equals to 100% of the person covered's sum covered for death benefit; or
- upon any event as specified in 'Starting, cancelling or ending your certificate' section (see [page 11](#)) of the Master Certificate.

This Appendix will automatically and immediately end on the earliest of the following:

- when we or the certificate owner gives 30 days' notice to the other; or
- upon any event as specified in 'Starting, cancelling or ending your certificate' section (see [page 11](#)) of the Master Certificate.

When this Appendix is terminated, takaful coverage under this Appendix for the person covered which started before such termination will continue subject to the terms and conditions of the Master Certificate, until it expires/is terminated according to the additional terms and conditions as stated in the Master Certificate Schedule.



# Appendix 6.0 – Accidental death benefit

In this section, we explain what benefit is offered, and any specific exclusions, conditions or limits that apply to the benefit.

## Benefit description

We'll pay the accidental death benefit sum covered as stated in the listing of member upon accidental death of the person covered, in addition to the death benefit payable. The death of the person covered must happen while the certificate is active and within 180 days from the accident.

## When we'll not pay

We'll not pay accidental death benefit due to the following causes:

### Unlawful acts

We'll not pay the benefit if the claim arises because the person covered wilfully participated in an unlawful act or unlawful failure to act.

### War

We'll not pay the benefit if the claim is a result of an act of war (whether declared or not), coup, revolution, riot, or any similar event.

## What you need to do upon claim

In the event of death due to an accident, a copy of death certificate and proof of the accident must be submitted to us together with the claim form. The certificate owner should make every effort to submit the claim to us within 6 months from the date of death.

## Termination

Takaful coverage for a person covered under this Appendix will automatically and immediately end on the earliest of the following:

- upon death of person covered;
- on the date the person covered reaches the maximum expiry age as stated under eligibility requirement in the Master Certificate Schedule;
- when the total claim amount paid for all other accelerated benefit for the person covered equals to 100% of the person covered's sum covered for death benefit; or
- upon any event as specified in 'Starting, cancelling or ending your certificate' section (see [page 11](#)) of the Master Certificate.

This Appendix will automatically and immediately end on the earliest of the following:

- when we or the certificate owner gives 30 days' notice to the other; or
- upon any event as specified in 'Starting, cancelling or ending your certificate' section (see [page 11](#)) of the Master Certificate.

When this Appendix is terminated, takaful coverage under this Appendix for the person covered which started before such termination will continue subject to the terms and conditions of the Master Certificate, until it expires/is terminated according to the additional terms and conditions as stated in the Master Certificate Schedule.

**For more information,**  
call our hotline or  
check out our website at  
[fwd.com.my](http://fwd.com.my)



Call our service hotline  
**1 300 13 7988**

9 am – 6 pm  
**Monday to Friday**  
Exclude Weekend and  
Public Holidays



**Already a customer?**  
Simply log on to our  
customer portal

### About FWD Takaful Berhad

FWD Takaful Berhad (“FWD Takaful”) is a takaful provider in Malaysia that offers family takaful services. FWD Takaful is licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia. FWD Takaful is a takaful business unit of FWD Group.

Visit [fwd.com.my](http://fwd.com.my).

### About FWD Group

FWD Group (“FWD”) is a pan-Asian life insurance business with more than 10 million customers across 10 markets, including some of the fastest growing insurance markets in the world. FWD reached its 10-year anniversary in 2023. 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.

Visit [fwd.com](http://fwd.com).

The benefit(s) payable under eligible certificate 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](http://www.pidm.gov.my)).