



**Bebas**

**Rencana**

### Liberate Yourself

To enjoy life and every opportunity, without hesitation

Hotline Service : **1500391**

**FWD.CO.ID**



## Term Life

New iFWD Liberate insurance that gives you cash benefits if the Insured dies within insurance period.

## Main Benefit

If the Insured dies, the Insurer will pay the benefits based on sum assured as stated in the policy, with the following conditions:

For the first and second year, if the Insured dies due to an accident, the Insured will receive 100% of insurance benefits. For the third year and onwards, if the Insured dies due to any cause, the Insured will receive 100% of insurance benefits.

## Exclusions

Insurance benefits as listed above would not be paid if the Insured is involved in an accident directly or indirectly caused by:

- 1 Non-accidental death in the first two year of policy.
- 2 Harm yourself or attempt to commit suicide or other action that lead to suicide, intentionally or due to mental and/or psychological disorders.
- 3 Deliberately doing or participating in an act of violation of the law, including the use of drugs, narcotics and/or other addictive substances,

alcohol and/or other intoxicating drinks, participating in a fight, crime, or an attempted crime, either active or not, including insurance crime committed by those who have direct or indirect interest in the insurance coverage.

## Policy Characteristics

- Currency:** Rupiah (IDR).
- Entry age:** 18 - 55 years old, last birthday.
- Insurance Period:** 1 year and renewal until 80 years old.
- Premium Payment Period:** Same with insurance period.
- Premium Payment Options:** yearly & monthly
- Sum Assured:** Minimum insurance benefits from the Insured is not less than Rp 100.000.000.
- Maximum Sum Assured:** Maximum insurance benefits of the Insured is not more than Rp 1.000.000.000.
- Medical Conditions:** No medical check-up needed.

Claim procedures can be seen on video or downloadable infographic at [www.ifwd.co.id](http://www.ifwd.co.id)

## Premium Illustration

**Age** : 34 years  
**Gender** : male  
**Insurance Period** : 1 year (renewable)

UP Basic : Rp 300.000.000  
 Monthly Payment

**Minimum pre-  
 mium** : Rp 50.000.00 per month  
 : Rp 600.000.00 per year

For sum assured more than Rp 500 million, premium price will receive a 15% discount. Premium price includes closing costs, marketing costs, and maintenance costs.

Tahun Ke-	Usia	Premi per cara tahun	Premi per cara bayar	
1	34	1,002,000	84,000	Monthly
2	35	1,038,000	87,000	Monthly
3	36	1,077,000	90,000	Monthly
4	37	1,122,000	94,000	Monthly
5	38	1,173,000	98,000	Monthly
6	39	1,233,000	103,000	Monthly
7	40	1,296,000	108,000	Monthly
8	41	1,368,000	114,000	Monthly
9	42	1,446,000	121,000	Monthly
10	43	1,539,000	129,000	Monthly

- If the insured dies due to an accident in the first 2 years, the Insured will receive sum assured of Rp 500.000.000.00 (based on the example of benefits).
- If the insured dies due to illness or accident in year 3 onwards, the Insured will receive sum assured of Rp 500.000.000.00 (based on the example of benefits).