



RM50 VOUCHER PROGRAMME

PERLINDUNGAN
tenang
MAMPU & MUDAH

Affordable Micro Insurance and Micro Takaful Plan



In collaboration with



* Terms and Conditions apply

What is Perlindungan Tenang?

Perlindungan Tenang is an initiative of Bank Negara Malaysia in collaboration with the insurance and takaful industry that provides insurance and takaful products to meet the needs of the underserved segment of financial services, especially the low income group.

The main goal of Perlindungan Tenang is to provide basic insurance or takaful coverage as a safety net to protect your loved ones. All Perlindungan Tenang's products meet five criteria namely affordable, easily accessible, good value, easy to understand and easy to buy and claim.



Affordable

- Premiums/contributions from only a few Ringgit per month.
- Yearly renewable plans



Simple

- Benefits as well as terms and conditions of the products are easy to understand by consumers.
- Pays a lump sum of money to beneficiaries upon death/accident/property damage.



Easy to purchase/participate & easy claim process

- Buy directly online or from participating insurers/Takaful operators, agents or authorised distributors.
- Also available from selected bank branches, mobile phone operators and the post office.
- Claims with complete documentation will be paid out within five (5) working days (for death claim) and seven (7) working days (for non-death claims).



Easy to access

- Products and services provided are easily accessible.



Good value

- Allocated premium/contribution will give protection that is equivalent to your needs with maximised benefits.

Perlindungan Tenang Voucher Programme (PTV)

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The Perlindungan Tenang RM50 Voucher Programme is an initiative by the Government of Malaysia to expand social protection to the low income group. Under this programme, a RM50 voucher is allocated to eligible Bantuan Prihatin Rakyat (BPR) 2021 recipients to help them purchase Perlindungan Tenang products from licensed insurers and takaful operators.

How do you check your eligibility and redeem PTV?

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Eligibility Checking

Checking from "front desk" officer

Walk in at insurance/takaful operators' branch or partners .

Ineligible

Eligible

End

Self-checking

at www.myPTV.my

Eligible

Visit
https://www.mycoverage.my/perlindungan_tenang/

Ineligible

End

BPR
Recipients

Purchase Perlindungan Tenang Product and Redeem Voucher

Products offered over the counter

Purchase and redeem PT products over the counter

Products offered online

Purchase and redeem PT products at participating insurance /takaful operators websites, agents or authorised distributors.

What are the terms and conditions for Perlindungan Tenang Voucher Programme?



- Eligible for recipients of Bantuan Prihatin Rakyat (BPR) 2021 only.
- Starting from the household category and will be open to other categories to be announced by the government later.



- Only ONE voucher can be used to purchase/participate for ONE policy. If the purchased product is less than RM50, the balance will not be reimbursed and if the product is more than RM50, the recipient will need to top up the additional amount required.



- Cash refund or cash repayment is not permitted.



- Voucher can be used for new policy/certificate or to renew policy/certificate (enforcement data is based on the PTV programme date). Voucher cannot be used for existing policies/certificates.

Frequently asked questions

1. What is the Perlindungan Tenang Voucher Programme?

The Perlindungan Tenang Voucher Programme (PTV) is an initiative by the Government of Malaysia to expand the social protection for the B40 group. Under this programme, a RM50 voucher is allocated to eligible Bantuan Prihatin Rakyat (BPR) recipients to help them purchase Perlindungan Tenang products from licensed insurers and takaful operators.

2. Who are eligible for this RM50 voucher?

The voucher is eligible to BPR recipients only.

This initiative will be made available firstly to those in the household category commencing 30 September 2021, and subsequently followed by all the other categories of BPR recipients.

3. How do I check my eligibility for the Perlindungan Tenang Voucher (PTV)?

To check your eligibility, please follow the steps below:

Step 1: Go to www.myPTV.my

Step 2 : Key in your National Registration Identity Card (NRIC) number and tick (/) "YES, I HAVE READ AND UNDERSTOOD THE PRIVACY NOTICE" and "I'm not a robot".

Step 3 : Press the "Search" button. If you are eligible for the programme, the PTV system will generate a voucher number in the next message.

Alternatively, you may also walk-in to any branch or authorised agents/distributors of the insurers/takaful operators offering Perlindungan Tenang products to check your eligibility.

4. How do I redeem my voucher to purchase my Perlindungan Tenang product?

There are two methods to redeem the voucher when purchasing your product:

Method 1 - Redeem voucher and purchase online:

Step 1 : Visit www.mycoverage.my/perindungan_tenang/.

Step 2 : Scroll down to the "Perlindungan Tenang Products" section. Click on each of the Perlindungan Tenang products/company icon to understand the basic product features and benefits of the products. Please check the respective product criteria such as age limit and premium/contribution amount before deciding on the product that best meets your needs.

Step 3 : Click on "FIND OUT MORE" and you will be directed to the respective insurers' or takaful operators' Perlindungan Tenang webpage.

Step 4 : You will be guided through the simple process to participate/purchase the Perlindungan Tenang product. You will need to fill in the information required such as name, National Registration Identity Card (NRIC) number, age, gender, etc. to complete the purchase process. You may also need to key in your unique Perlindungan Tenang Voucher number to redeem the voucher during the product purchase. You are advised to read the terms and conditions of the product before making your purchase.

Method 2 - Redeem and purchase at the counter Via Walk-In:

You can also redeem the voucher and participate/purchase the Perlindungan Tenang product directly at the branch office counters or authorised agents/distributors of the participating insurers/takaful operators.

Understand the basic product features and benefits of the product, including checking the respective product criteria such as age limit and premium/contribution amount before deciding on the product that best meets your needs.

If you choose to proceed with purchasing the product, you will be required to provide the necessary information to complete the purchase process.

Please note that this process may differ from company to company. You are advised to consult the respective company's customer service representative for further details.



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Check for eligibility and voucher redemption at:

www.myPTV.my

More info on Perlindungan Tenang products at:

www.mycoverage.my/perlindungan_tenang/

The voucher is non-refundable and cannot be exchanged for cash in part or full.
The PTV voucher needs to be utilized within the Perlindungan Tenang Voucher Programme period from 30 September 2021 until 30 September 2022.