



PROGRAM BAUCAR RM50

PERLINDUNGAN

tenang

MAMPU & MUDAH

# FREQUENTLY ASK QUESTIONS

## PERLINDUNGAN TENANG VOUCHER PROGRAMME



### 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.



Persatuan Insurans Hayat Malaysia  
Life Insurance Association of Malaysia



MALAYSIAN TAKAFUL  
ASSOCIATION



PIAM®

**1 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.

**2 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](http://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.

**3 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/perlindungan\\_tenang/](http://www.mycoverage.my/perlindungan_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.

**4****When is the effective date of the Perlindungan Tenang Voucher Programme?**

The Perlindungan Tenang Voucher Programme is effective from **30 September 2021** until **30 September 2022**.

**5****If I have a problem in terms of checking my eligibility or have queries on the Perlindungan Tenang Voucher Programme, who should I contact?**

You may contact the Perlindungan Tenang Voucher Programme call centre at **03 - 7723 9333** or visit [www.myptv.my](http://www.myptv.my) or [www.mycoverage.my](http://www.mycoverage.my).

**6****Which insurers and Takaful operators can I claim this initiative from?**

The list of participating insurers and takaful operators in this program is available at [https://www.mycoverage.my/en/perlindungan\\_tenang/](https://www.mycoverage.my/en/perlindungan_tenang/). You may go to the “Contact Us” page for further information.

**7****Can I use the voucher for my existing policy/certificate which was purchased/participated before the launch of PTV programme?**

The Voucher can only be used to purchase a new or renew a Perlindungan Tenang Policy/Certificate (Effective date will be based on the PTV Programme rollout date.).

The Voucher cannot be used for existing Perlindungan Tenang Policy/Certificate but can be used to renew existing Perlindungan Tenang policy/certificate.

**8****I am a BPR recipient who is eligible under Perlindungan Tenang Voucher Programme but my age is above 65 years old. Am I eligible to purchase the Perlindungan Tenang products offered by Insurance companies and Takaful Operators?**

Eligible BPR recipients are still subject to underwriting criteria imposed by respective insurers and takaful operators such as age limits which would depend on respective life policies or family takaful. Generally, there is however no maximum age limit for certain policies/certificates such as fire policies/certificates to protect building and/or household contents. Please visit the [https://www.mycoverage.my/perlindungan\\_tenang](https://www.mycoverage.my/perlindungan_tenang) website for more details.

**9****How many vouchers will I receive?**

Each BPR recipient is **only entitled to one voucher worth RM50**. The voucher can only be used by the eligible BPR recipient and is **non-transferable**.

**10****I have purchased a Perlindungan Tenang policy/certificate with the voucher, but it is no longer suitable for my insurance/takaful needs. Can I cancel my policy/certificate and reuse my voucher?**

For products with 15-day free look period:

- A policy/certificate holder is allowed to cancel his/her insurance policy/certificate within 15 days from the date of receipt of insurance policy if he/she finds that the policy/certificate is not suitable for his/her insurance/takaful needs.
- PTV recipients may be allowed to re-use the voucher to purchase another Perlindungan Tenang product only if they cancel the previous Perlindungan Tenang product **within the 15-day free-look period**.
- Recipients are **not allowed to reuse the voucher** to purchase another policy if cancellation is made **after** the 15-day free look period.

For products with no free look period:

- Recipients are **not allowed to reuse the voucher** if cancellation is made at any time.

Note: **You are advised not to cancel** your purchased policy or certificate after the 15-day free-look period or for products with no free look period, as **your insurance protection / takaful coverage will be lost** and you will not be allowed to reuse your Perlindungan Tenang Voucher.

**11****Can I purchase more than one product with the RM50 Perlindungan Tenang Voucher?**

A recipient is **only allowed to purchase one Perlindungan Tenang product**. If the product costs less than RM50, no balance will be refunded. If the product costs more than RM50, the recipient will need to top up the difference.

**12****Can I change the voucher to cash and is there any expiry date to utilize the voucher?**

No, 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.

**13****Where can I get more information about the Perlindungan Tenang Voucher Programme?**

You can browse PTV Portal at [www.myptv.my](http://www.myptv.my) for further information about PTV and [https://www.mycoverage.my/perlindungan\\_tenang/](https://www.mycoverage.my/perlindungan_tenang/) to learn more about Perlindungan Tenang products.

**14****I am eligible for PTV and have received the voucher code. However, if I choose not to utilize the voucher, what will happen to the voucher?**

The voucher is automatically voided if you do not utilize it within the voucher programme period (30 September 2021 until 30 September 2022). You are advised to utilise the voucher as soon as possible upon confirming eligibility and understanding of the product.

**15****Do I need to top-up the payment if the premium / contribution costs are more than RM50?**

Yes, you have to pay the remaining balance if the premium / contribution costs are more than the RM50 value of the PTV. For example, you will have to pay RM20 only when purchasing a product with an annual premium/contribution of RM70 using the PTV.

**16****What is Perlindungan Tenang?**

Perlindungan Tenang is an initiative by the insurance and takaful industry to develop insurance and takaful products that meet the needs of underserved segments, particularly the bottom 40% of household (B40). Aimed at providing insurance and takaful protection against key risks in life, Perlindungan Tenang comprises of insurance/takaful Products that meet the criteria of being Affordable, Accessible, Easy to Understand and Convenient Claims Process.

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## **What are the Perlindungan Tenang products?**

Perlindungan Tenang products offer basic insurance or takaful protection plans. It serves as a safety net to keep you and your loved ones financially protected against death, fire or other unfortunate events. Please visit [https://www.mycoverage.my/perlindungan\\_tenang/](https://www.mycoverage.my/perlindungan_tenang/) to check the range of products offered by the respective insurance companies and takaful operators.

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## **How do I know and differentiate Perlindungan Tenang products from other insurance/Takaful products?**

Please keep a look out for Perlindungan Tenang logo as below to identify the products offered by insurance companies /Takaful Operators.

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## **Do Perlindungan Tenang products provide Covid-19 related medical coverage?**

Please check with your respective insurers/takaful operators for the product benefits and coverage.

# **NOMINATION**

(for life insurance and takaful only)

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## **What is Nomination?**

A right given to the policy/certificate holders to appoint person(s) to receive policy/certificate benefits in the event of your death.

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## **Why is Nomination important?**

- Safeguard the interest of your loved ones.
- Ease the claim process and ensure that benefits are disbursed faster.
- Without nomination, the administrative process to make the payment would take longer

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## **Who can I nominate?**

- You may nominate anyone except yourself to receive the policy/certificate benefits upon your demise (Terms and Conditions may apply).
- You need to ensure that the nominee is aware of the plan which you have participated in.

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## **When should I make a Nomination?**

- At the point of application of your policy/certificate or soonest at any other time.
- You can also change your nomination at any time during the term of the policy/certificate.
- The latest nomination form received and effected by the company/operator will supersede all previous nominations, if any.

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## **How do I make a Nomination?**

- Fill up a nomination form provided by your insurance company/takaful operator.
- The form is signed by a sound-minded witness who is 18 years old and above, and who is not your nominee (subject to Terms and Conditions).
- State the breakdown which is distributed to each nominee.
- Ensure your insurance company/takaful operator endorses the nomination.
- For more information, please refer to the detailed FAQ on Nomination at the Associations' websites below:

Life insurance:

[https://www.liam.org.my/images/liam/FAQ%20on%20Making%20A%20Nomination-f\\_LIAM%20contact.pdf](https://www.liam.org.my/images/liam/FAQ%20on%20Making%20A%20Nomination-f_LIAM%20contact.pdf)

Takaful:

<https://www.malaysiantakaful.com.my/sites/default/files/2020-08/FAQ%20on%20Making%20A%20Nomination-.pdf>

## Claims for Perlindungan Tenang Products

### 25 How do I make a claim?

In just 3 easy steps you can submit your claim:

- Fill in the claim form
- Gather all the necessary supporting documents
- Submit your form with the supporting documents

You may refer to participating insurance companies/takaful operators' claims guide for the respective Claims. You may email your request to participating insurance companies/takaful operators or contact their Customer Service Representatives.

### 26 When do I need to notify you about a new claim I need to make?

In order to process the claims, the claimant needs to notify and submit the claim to respective insurance companies/takaful operators as soon as possible.

### 27 How fast can the claim be processed?

The insurers/takaful operators will take approximately 5 working days (for death claims) and 7 working days (for non-death claims) to process the claim, upon receipt of the complete supportive documentation.

### 28 How do I check my claim status or further clarify any doubts regarding the claim decision?

You may check your claim status using the following ways:

- a. Contact Customer Service Representative of participating insurance companies/takaful operators;
- b. Send an email to participating insurance companies/takaful operators; or
- c. Visit participating insurance companies/takaful operators' nearest branch.

The above claims procedure is for reference only. For more details, please refer to the relevant policy/certificate provisions or visit participating insurance companies/takaful operators' website.



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