



PROGRAM BAUCAR RM75

PERLINDUNGAN  
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Affordable Micro Insurance and Micro Takaful Plan



A more meaningful protection for  
the well-being of *#KeluargaMalaysia*



Persatuan Insurans Hayat Malaysia  
Life Insurance Association of Malaysia

In collaboration with:



MALAYSIAN TAKAFUL  
ASSOCIATION





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# 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.



## 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 Voucher Programme is an initiative by the Government of Malaysia to expand the social protection for the lower-income group. The programme was launched in September 2021 and is offered to eligible Bantuan Prihatin Rakyat (BPR)/Bantuan Keluarga Malaysia (BKM) recipients.

In 2021, an RM50 voucher was allocated to eligible BPR/BKM recipients to purchase a Perlindungan Tenang product from licensed insurers and takaful operators.

Beginning 1 January 2022, an RM75 voucher has been allocated to eligible Bantuan Keluarga Malaysia (BKM) recipients to purchase a new Perlindungan Tenang product or renew their existing Perlindungan Tenang protection plan.

Starting from 15 July 2022, with an initial minimum payment of only RM5, you can redeem Perlindungan Tenang RM75 Voucher to enjoy the benefits of Perlindungan Tenang protection plan. The RM5 is part of your insurance premium/takaful contribution for Perlindungan Tenang protection plan.

# 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 authorized agents/distributors.

Eligible

Ineligible

End

### Self-checking

at [www.myptv.my](http://www.myptv.my)

Eligible

Ineligible

End

Visit  
[www.mycoverage.my](http://www.mycoverage.my)

## Purchase Perlindungan Tenang (PT) Product and Redeem Voucher

Products offered over the counter

Pay the RM5 minimum payment to your insurer/takaful operator for the redemption of voucher.

Purchase and redeem PT products over the counter

Products offered online

Pay the RM5 minimum payment to your insurer/takaful operator for the redemption of voucher.

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

### Remarks :

Starting from 15 July 2022, with an initial minimum payment of only RM5, you can redeem Perlindungan Tenang RM75 Voucher to enjoy the benefits of Perlindungan Tenang protection plan. The RM5 is part of your insurance premium/takaful contribution for Perlindungan Tenang protection plan.

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



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- Eligible to BKM 2022 recipients from the household, single and senior citizen categories.

RM  
**5**

- Pay the RM5 minimum payment to your insurer/takaful operator for the redemption of voucher

RM  
**75**



- A recipient is only allowed to purchase one Perlindungan Tenang product. If the premium of the product is less than RM75, no balance will be refunded. If the premium of the product is more than RM75, the recipient will need to top up the difference.



- If you have claimed the RM50 PTV in 2021, you will still be eligible to claim the RM75 PTV in 2022.

RM  
**75**



- Each BPR recipient is only entitled to one voucher worth RM75. The voucher can only be used by the eligible BKM recipient and is non-transferable.

# Frequently Asked Questions

Perlindungan Tenang Voucher (PTV) Programme 2022



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Starting from 15 July 2022, with an initial minimum payment of only RM5, you can redeem Perlindungan Tenang RM75 Voucher to enjoy the benefits of Perlindungan Tenang protection plan. The RM5 is part of your insurance premium/takaful contribution for Perlindungan Tenang protection plan.

## About minimum RM5 payment for Perlindungan Tenang Voucher Programme

### 1. What is RM5 minimum payment for the redemption of Perlindungan Tenang RM75 Voucher?

The RM5 is a mandatory minimum payment for the redemption of Perlindungan Tenang RM75 Voucher which takes effect on 15 July 2022.

### 2. Do I need to pay RM5 if my premium/contribution is less than RM75?

Yes, the RM5 is a mandatory payment to redeem the Perlindungan Tenang RM75 Voucher.

### 3. Why do I need to pay RM5 for my PTV?

This requirement is to ensure that BKM recipients are fully aware of the insurance/takaful plan that they have purchased/participated. The RM5 will be treated as part of the premium/ contribution payment. Here are some examples:

Scenario	Premium/Contribution (RM)	Amount (Payment by BKM recipients) Min RM5 premium/contribution	Amount (payment using PTV) Max RM75 premium/contribution
1	50	5	45
2	75	5	70
3	80	5	75
4	100	25	75

### 4. I have purchased/participated in a Perlindungan Tenang product using a RM50 voucher in 2021, do I need to pay RM5 to renew/ purchase new Perlindungan Tenang product in year 2022 using the RM75 Voucher?

Yes, the RM5 is a mandatory minimum payment for the redemption of Perlindungan Tenang RM75 Voucher which takes effect on 15 July 2022.

### 5. Can I use cash to pay RM5?

Yes, the RM5 can be paid in cash. Kindly request for an official receipt from the insurer or takaful operator.

### 6. When do I need to pay the RM5?

You need to pay RM5 when you redeem /participate in the Perlindungan Tenang RM75 Voucher Programme with effect from 15 July 2022.

### 7. What will happen if I choose not to pay the RM5 ?

You will not be entitled to participate in the PTV Programme if you choose not to pay the RM5.

### 8. If I refuse to pay the RM5, can I participate/purchase the Perlindungan Tenang product?

No. You are required to pay RM5 in order to participate/ purchase a PTV product under the PTV Programme.

## About Perlindungan Tenang Voucher (PTV) Programme

### 9. What is the Perlindungan Tenang Voucher (PTV) Programme?

The Perlindungan Tenang Voucher Programme is an initiative by the Government of Malaysia to expand the social protection for the lower-income group. The programme was launched in September 2021 and was offered to eligible Bantuan Prihatin Rakyat (BPR) recipients. In 2021, an RM50 voucher has been allocated to eligible BPR recipients to purchase a Perlindungan Tenang product from licensed insurers and takaful operators. Since 1 January 2022, an RM75 voucher has been allocated to eligible Bantuan Keluarga Malaysia (BKM) recipients to purchase a new Perlindungan Tenang product or renew their existing Perlindungan Tenang protection plan. Starting from 15 July 2022, a mandatory payment of RM5 is required for the redemption of Perlindungan Tenang RM75 Voucher by eligible BKM recipients. The RM5 is part of your insurance premium/takaful contribution for Perlindungan Tenang protection plan.

### 10. Who are eligible for this RM75 Voucher?

The Voucher is allocated to eligible BKM recipients under the household, single and senior citizen categories.

# Frequently Asked Questions

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## 11. How do I check my eligibility for the Perlindungan Tenang Voucher?

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 following message.

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

## 12. How do I redeem my Voucher to purchase the Perlindungan Tenang product?

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

Method 1 - Redeem the Voucher and purchase online:

Step 1: Visit [www.mycoverage.my](http://www.mycoverage.my)

Step 2: Scroll down to the "Perlindungan Tenang Products" section. Click on each Perlindungan Tenang products/company icon to understand the products' basic features and benefits. Please check the 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". 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. To complete the purchase process, you will need to fill in the information required such as name, National Registration Identity Card (NRIC) number, age, gender, etc. 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 product's basic features and benefits, 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 must 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 company's customer service representative for further details.

## 13. When is the effective date of the Perlindungan Tenang Voucher Programme for 2022?

The effective date of the PTV programme for 2022 is from 1 January 2022 until 31 December 2022.

## 14. If I have claimed an RM50 PTV in 2021, can I claim the RM75 PTV in 2022?

You will still be eligible to claim the RM75 PTV in 2022, even if you have claimed the RM50 PTV in 2021.

# Frequently Asked Questions

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## 15. If I have a problem checking my eligibility or have queries on the Perlindungan Tenang Voucher Programme, who should I contact?

You may contact the Program Baucar Perlindungan Tenang call center at 03- 7723 9333 or visit [www.myptv.my](http://www.myptv.my) or [www.mycoverage.my](http://www.mycoverage.my)

## 16. Which Insurers and Takaful operators can I claim this initiative from?

The list of participating insurers and Takaful operators in this programme is available at <https://www.mycoverage.my>. You may go to the "Contact Us" page for further information

## 17. Can I use the RM75 Voucher to renew my existing policy/certificate purchased/participated in 2021?

Yes, the Voucher can be used to renew your existing policy/certificate purchased/participated in 2021.

## 18. I am a BKM recipient 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 BKM recipients are still subject to underwriting criteria imposed by individual insurers and takaful operators, such as age limits which would depend on respective life policies or family takaful. Generally, there is no maximum age limit for specific policies/certificates such as fire policies/certificates to protect the building and/or household contents. Please visit the <https://www.mycoverage.my> website for more details.

## 19. How many Vouchers will I receive?

Each BKM recipient is only entitled to one Voucher worth RM75. The Voucher can only be used by the eligible BKM recipient and is non-transferable.

## 20. I have purchased a Perlindungan Tenang policy/certificate with the Voucher. However, it is no longer suitable for my insurance/takaful needs. Can I cancel my policy/certificate and reuse my Voucher?

For products with a 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 the 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 reuse the Voucher before 31 December 2022 to purchase another Perlindungan Tenang product only if they cancel the previous Perlindungan Tenang product within the 15-day free-look period. Recipients cannot 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 policy or certificate after the 15-day free-look period or for products with no free look period. Your insurance protection/takaful coverage will be lost, and you will not be allowed to reuse your Perlindungan Tenang Voucher.**

## 21. What is the waiting period to reuse the Voucher to purchase a new policy/ certificate if I have cancelled my previous Perlindungan Tenang policy/certificate within the 15-day free-look period?

You can reuse the Voucher after 3 working days from the date of cancellation.

## 22. Can I purchase more than one product with the RM75 Perlindungan Tenang Voucher?

A recipient is only allowed to purchase one Perlindungan Tenang product. If the premium of the product is less than RM75, no balance will be refunded. If the product costs more than RM75, the recipient will need to top up the difference.

## 23. 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 RM75 PTV voucher must be utilized within the Perlindungan Tenang Voucher Programme period from 1 January 2022 until 31 December 2022.

# Frequently Asked Questions

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## 24. Where can I get more information about the Perlindungan Tenang Voucher Programme?

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

## 25. I am eligible for PTV and have received the voucher code. What will happen to the Voucher if I choose not to utilize it?

The RM75 Voucher is automatically voided if you do not utilize it within the voucher programme period (1 January 2022 until 31 December 2022). You are advised to utilise the Voucher as soon as possible upon confirming eligibility and understanding of the product.

## 26. Do I need to top-up the payment if the premium/contribution costs are more than RM75?

Yes, you have to pay the remaining balance if the premium/contribution costs are more than the RM75 value of the PTV. For example, you will have to pay RM20 (on top of the RM5 mandatory payment for PTV redemption) when purchasing a product with an annual premium/contribution of RM95 using the PTV.

## About Perlindungan Tenang products

### 27. 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 a household (B40). Aimed at providing insurance and takaful protection against key risks in life, Perlindungan Tenang comprises insurance/takaful products that meet the criteria of Affordable, Accessible, Easy to Understand and Convenient Claims Process.

### 28. 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 [www.mycoverage.my](http://www.mycoverage.my) to check the range of products offered by the insurance companies and takaful operators.

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

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



### 30. Do Perlindungan Tenang products provide COVID-19 related medical coverage?

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