



MTA MEMBER COMPANIES' ASSISTANCE FOR COVID-19

No.	Institutions	Released Dates	Descriptions	URL
1.	Malaysian Takaful Association	31 January 2020	Takaful operators will provide hospitalisation coverage / treatment due to Novel Coronavirus (2019-nCoV) to certificate holders.	http://www.malaysiantakaful.com.my/mta.optima.my/files/65/65c9bf6b-2ac0-40d1-9afb-12d6e72debc5.pdf
2.	AIA PUBLIC Takaful Bhd.	17 February 2020	<p>Offer extra coverage for COVID-19 to all existing Family Takaful customers with immediate effect. This is also extended to new customers who take up any of our Individual Life, Family Takaful or Flex PA plans before 30 June 2020. The added coverage is offered without charge and will include the following benefits:</p> <p>Description : Hospitalisation Benefit - If the Insured/Person Covered is diagnosed with COVID-19 and kept in quarantine at any of Ministry of Health Malaysia designated hospitals, we will provide a hospitalisation benefit of RM200 per day up to 30 days of hospitalisation. Death Benefit - In the unfortunate event that the Insured/Person Covered diagnosed and passes away due to COVID-19, an additional lump sum coverage of RM10,000 per life will be paid to his/her beneficiary.</p>	https://www.aia.com.my/en/help-support/important-announcements/novel-coronavirus-extra-coverage-no-cost.html
3.	AmMetLife Takaful Berhad	19 February 2020	Offer an additional coverage of RM6, 000, which is payable upon death due to COVID-19 to Person Covered of individual and group takaful with immediate effect. The additional coverage is offered without any charges and will include the following benefit: Death Benefit : In the unfortunate event that the Person Covered diagnosed with and passes away due to COVID-19, an additional coverage of RM6,000 per individual basis will be paid. The benefit stated above will be covered until 30 April 2020. Terms & Conditions apply	https://www.ammetlifetakaful.com/getattachment/b8a32640-e6c5-4b54-b818-1bed639813c6/COVID-19_Webpage-19-Feb-2020-Final.pdf.aspx?lang=en-GB
4.	Etiqa Family Takaful Berhad	20 February 2020	Ease the burden of those diagnosed with the Novel Coronavirus (Covid-19) by extending RM5,000 Cash Relief for individuals insured by Etiqa Life Insurance Berhad or covered by Etiqa Family Takaful Berhad. Valid from now until 30 June 2020.	https://www.facebook.com/Etiqa/photos/a.127315747292977/3161924133832108/?type=3&theater
5.	Etiqa General Takaful Berhad	16 Mar 2020	Extends to customers who have purchased its annual travel policies or certificates and for those who purchased single-trip travel policies or certification prior to the WHO's pandemic announcement on March 11, 2020. This is a special waiver as	https://www.etiqa.com.my/v2/OglImage/1466372159108



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			standard policies for travel insurance do not provide coverage for any communicable diseases that require quarantine by law.	
6.	FWD Takaful Berhad	18 March 2020	<p>Availability of RM 1m fund for existing and new participants from 18th March till 30th June 2020 for the following benefits:</p> <ol style="list-style-type: none"> 1. Lump-sum Death Benefit of RM20,000 per person, in addition to the certificate Death Sum Covered, if death of the person covered is due to COVID-19 2. A compassionate benefit of rm5,000 for family members (Death or hospitalisation due to COVID-19) 3. Hospital Cash Benefit of RM 200/day up to 60 days, if person covered is admitted due to COVID-19. This is not applicable <p>For HSBC HealthCash Plan, a complimentary special extension of coverage and benefits for COVID-19 as the following:</p> <ol style="list-style-type: none"> 1. Waiver of exclusion for communicable diseases requiring quarantine by law 2. Reduced waiting periods from 30 days to 15 days 	https://www.facebook.com/fwd.takaful/photos/pcb.681702285992884/681704085992704/?type=3&theater
		23 March 2020	<p>Special extension of coverage and benefits for COVID-19</p> <p>a. Complimentary benefit to all FWD Customers</p> <p>Availability of RM 1m fund for existing and new participants from 18th March till 30th June 2020 for the following benefits:</p> <ol style="list-style-type: none"> 1. Lump-sum Death Benefit of RM20,000 per person, in addition to the certificate Death Sum Covered, if death of the person covered is due to COVID-19 2. 3. Hospital Cash Benefit of RM 200/day up to 60 days, if person covered is admitted due to COVID19. This is not applicable to HSBC HealthCash Plan and FWD medical rider customers. 4. 5. Cash Benefit of RM 5,000 if family members are diagnosed with COVID-19, OR, family members died due to COVID-19 (Definition of Family: Spouse, Children and Parents) 	https://www.fwd.com.my/en/press/2020/FWD-Takaful-announces-complimentary-special-extension-and-benefits-coverage-for-COVID-19/



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			<p>b. HSBC Health Cash Plan</p> <ol style="list-style-type: none"> 1. Reduced waiting period from 30 days to 15 days for new certificate. 2. Waive exclusion on "illness which requires quarantine by law" for both in forced and new certificate. 	
		1 April 2020	<p>c. FWD Medical Rider & FWD Medical Executive Rider</p> <ol style="list-style-type: none"> 1. Waiver of waiting period. 2. Waive exclusion on "illness which requires quarantine by law". 3. Waive deductibles. 4. Waiver of benefits above will not be applicable for the customers where the person covered has been diagnosed as COVID-19 positive and/or being quarantined for monitoring of COVID-19 at the request of Doctor and/or Competent Authorities before certificate commencement date or reinstatement of the medical rider's certificate. 	https://www.fwd.com.my/~media/Files/FWDMY/pdf/Important-notice/COVID19-Initiative-Terms-and-Conditions4.pdf?la=en
7.	Great Eastern Takaful Berhad	18 February 2020 20 March 2020	<p>Jointly with all Great Eastern entities, pledged an amount of RM 1 million to provide additional coverage to all existing and new customers with takaful certificates issued by GETB (except for Compulsory Group Employee Benefits and mySalam), for the period until 31 December 2020 as below,</p> <ol style="list-style-type: none"> a) RM200 daily hospitalisation benefit up to 60 days, upon diagnosis of COVID-19 and kept in quarantine at any of Ministry of Health Malaysia designated hospitals b) A lump sum of RM20,000 per Person Covered upon death due to COVID-19 c) Every immediate family member (spouse & children aged 18 and below) of the Customer will also receive benefit (a) & (b). 	https://www.greasterntakaful.com/en/get-help/announcements.html https://www.facebook.com/greasterntakaful/photos/a.170894932975161/2925848667479760/?type=1&theater
8.	Hong Leong MSIG Takaful Berhad	17 March 2020	<p>Jointly with Hong Leong Assurance pledged a total of RM1 million under this programme to help customers who are affected by COVID- 19 by offering a hospitalisation benefit of RM200 per day (up to 30 days of hospitalisation) upon COVID-19 diagnosis. It said this benefit will be given out on a first</p>	https://www.theedgemarkets.com/article/hong-leong-assurance-offer-special-benefit-programme-covid19



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			come, first served basis from Feb 28 till June 30, 2020.	
		26 March 2020	<p>HLM Takaful is pleased to introduce the HLM Takaful Complimentary Special Benefit Programme for COVID-19 from 28 February to 30 June 2020.</p> <ol style="list-style-type: none"> Hospitalization Cash Benefit - Upon diagnosis of COVID-19 and kept in quarantine at any of the Ministry of Health Malaysia designated hospitals, cash assistance of RM200 per day up to 30 days of hospitalization will be provided. Death Benefit - RM10,000 for Death of the Person Covered 	https://www.hlmtakaful.com.my/Announcement-Admin/2018-(1)/HLM-Takaful-Complimentary-Special-Benefit-Programm.aspx
9.	Prudential BSN Takaful Berhad	10 February 2020	<p>Except Group Policies/Certificates, customers are entitled to receive a lump sum pay-out of up to RM5,000 when they present their medical report completed by a treating doctor from the hospitals identified by MOH Malaysia to treat Coronavirus cases</p> <p>This RM5,000 lump sum payment is in addition to the coverage provided for hospital admissions related to 2019-nCoV for Prudential's medical plan policyholders/certificate holders.</p>	https://www.prudential.com.my/en/our-company/media/press-release/2020/prudential-in-malaysia-provides-additional-novel-coronavirus-protection-for-all-policyholders-and-certificate-holders/
		2 March 2020	<p>PruBSN has have extended their Special Novel Coronavirus Coverage from 29 February to 30 April 2020. The coverage has also been expanded to cover Group policies / certificates (except Group Employer-Employee Benefit), in addition to individual policies / certificates. Prudential customers will receive a total cash payout of RM5,000 when diagnosed with COVID-19 at a hospital identified by the Ministry of Health Malaysia on or before 30 April 2020.</p>	https://www.prudential.com.my/en/our-company/media/press-release/2020/insurance-takaful-claims-for-covid-19/
10.	Sun Life Malaysia Takaful Berhad	25 February 2020	<p>Complimentary special measures (with immediate effect until 30 June 2020) for those who are diagnosed with COVID-19:</p> <ul style="list-style-type: none"> Continuation of coverage and the benefits of your policy / contract if you are quarantined by law for hospitalisation and treatments Waiver of 30-day waiting period to allow you to immediately enjoy the benefits of your individual hospital & surgical policy / contract* Coverage for all outpatient treatments of your individual hospital & surgical policy / contract* at any registered clinics 	<p>https://www.sunlifemalaysia.com/customer-care/frequently-asked-questions-faqs/special-measures-for-covid19/</p> <p>https://www.facebook.com/SunLifeMalaysia/photos/pcb.2726275590752877/2726273830753053/?type=3&theater</p>



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			<ul style="list-style-type: none"> / hospitals upon confirmed diagnosis • Prioritised claims processing for COVID-19 cases • Waiver of interest for your automatic premium loan 	
		23 March 2020	<p>The special measures include:</p> <ul style="list-style-type: none"> • Extension of medical coverage to cover hospitalisation and treatments related to COVID-19 • Coverage for outpatient treatments at any registered clinic or hospital upon confirmed diagnosis (for individual hospital & surgical policy/contract) • Continuation of coverage and benefits for those quarantined by law for hospitalisation and treatments • Waiving of the 30-day waiting period to enable new Clients to enjoy coverage immediately (for individual hospital & surgical policy/contract) • Prioritising of claims processing for COVID-19 cases 	https://www.sunlifemalaysia.com/SunLife/media/SunLifeMedia/MediaReleases/2020/Special-Measures-Announcement-Covid19.pdf?ext=.pdf
11.	Syarikat Takaful Malaysia Keluarga Berhad Syarikat Takaful Malaysia Am Berhad	17 February 2020	Introduced its latest affordable online protection plan, Takaful myClick MozzCare, that provides coverage against dengue and Zika infection as well as a complimentary extension of coverage for the 2019 novel Coronavirus (Covid-19) with lump sum cash benefit up to RM2,000 upon diagnosis.	https://bernama.com/en/general/news_coronaviru_s.php?id=1814388 https://online.takaful-malaysia.com.my/MozzCare
12.	Takaful Ikhlas Family Berhad Takaful Ikhlas General Berhad	7 February 2020	Provides medical protection for hospital entry related to Novel Coronavirus (2019-nCov) ("Coronavirus"). This coverage is for the treatment at a domestic hospital (Malaysia) and is also subject to the terms and conditions of the takaful participant's medical plan certificate.	https://www.facebook.com/Takafullkhlhas/photos/a.1396973680632796/2426695937660560/?type=3&theater
13.	Zurich Takaful Malaysia Berhad Zurich General Takaful Malaysia Berhad	30 January 2020	Medical plans provide coverage for respiratory-related illnesses caused by the Novel Coronavirus (2019-nCOV), subject to the terms and conditions specified in the respective plans. Zurich will waive the standard exclusion and continue to provide coverage, should the Ministry of Health classify the 2019-nCOV as among 'communicable diseases requiring quarantine by law'. In the event certificateholders have suspected to have contracted the 2019-nCOV, please seek immediate medical attention.	https://www.facebook.com/ZurichMYS/photos/a.541057812668174/2636428736464394/?type=3&theater



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Malaysian Takaful Industry: At a glance

Malaysian Takaful Association (MTA) was established on November 2002 under the Societies Act 1966. It is a trade association representing all 18 licensed Takaful and Retakaful operators in the country. The objectives and the powers of MTA are to promote the interests of its members and to lead and supervise the exercise of self-regulation within the Takaful industry.

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