



No.	Takaful Operator	Assistance and Coverage related to COVID-19
1.	AIA PUBLIC Takaful Bhd.	<p>Takaful Coverage for Side Effects of COVID-19 Vaccination</p> <ul style="list-style-type: none"> • AIA's latest medical plans cover the hospital treatment charges for Covid-19; and • All AIA medical plans cover the policy/ certificate holders medical treatments for any complications or side effects that he/she may experience which requires hospital admission after taking the approved COVID-19 vaccine. <p>Notes:</p> <ol style="list-style-type: none"> 1. The Covid-19 Vaccine is a preventive treatment. The cost of taking the vaccine will not be covered under AIA Medical Plans. 2. AIA will cover hospital admission, subject to the benefit limits and terms & conditions of the policy or certificate. 3. Terms & Conditions apply. <p>Eligibility Period:</p> <ul style="list-style-type: none"> • Follow the policy/certificate coverage term. <p>Deferment of premium/contribution payment under the COVID-19 Relief Programme</p> <ul style="list-style-type: none"> • It allows eligible policy/certificate holders to apply to temporarily defer paying their regular premium/contribution while their insurance/family takaful protection coverage continues. • Policy/certificate holders can delay their premium payment/contribution for 3 consecutive months if his or her application for this deferment is approved by AIA. As this is not a waiver of premium/contribution programme, the policy/certificate holder will have to pay back the outstanding premium(s)/contribution(s) once the deferment has ended to make sure that the policy/certificate remains active and its sustainability is not impacted. • This deferment option is only applicable to Individual Life policies and Family Takaful certificates by AIA Bhd. and AIA PUBLIC Takaful Bhd. respectively. <p>Eligibility Period:</p> <ul style="list-style-type: none"> • 1 April 2020 - 30 June 2021 <p>Contact number: 1 300 88 8922</p>
2.	AmMetLife Takaful Berhad	<p>Offers 3 months deferment on contribution payment for inforce certificate holders who are affected by the CoVID-19, effective from 1st April 2020 until 30th June 2021. Certificate Holders must directly contact AmMetLife Takaful for further details on your eligibility for the deferment of contribution payment. Terms & Conditions apply.</p> <p>Contact number: 1 300 22 9777</p>
3.	Etiqa Family Takaful Berhad	<p>1. Ease the burden of those diagnosed with the Novel Coronavirus (COVID-19) by extending RM5,000 Cash Relief for individuals</p>



COVID-19: Assistance and Coverage by Takaful Operators

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		<p>insured by Etiqa Life Insurance Berhad or covered by Etiqa Family Takaful Berhad. Valid from now until 30 June 2020.</p> <ol style="list-style-type: none"> Contributions deferment for 3 months. Valid from now until 30 June 2020. Coverage for hospitalisation due to COVID-19. Valid from now until 30 June 2020. Coverage for hospitalisation due to vaccine side effects. Valid from now until 31 December 2021. <p>Contact number: 1 300 13 8888</p>																								
4.	Etiqa General Takaful Berhad	<p>The TO offers additional medical cover for selected traveller who need treatment for COVID 19 while they are overseas. This is applicable to customers who purchase Etiqa's annual travel certificates and those who purchase single trip travel certificates prior to World Health Organization (WHO) Pandemic announcement on 11 March 2020.</p> <p>Contact number: 1 300 88 1007</p>																								
5.	FWD Takaful Berhad	<p>Special COVID-19 Relief Fund 2.0 of RM1 million fund launched on 1 March 2021. They offer the following benefits:</p> <ol style="list-style-type: none"> Lump-sum Death Benefit of RM20,000 per life, in addition to the policy's Death Sum Covered, if death of the covered person is due to COVID-19 Hospital Cash Benefit of RM 200/day up to 7 days, if person covered admitted due to COVID-19 <p>Item (b) is not applicable to HSBC Health Cash, FWD MedSecure, FWD Medical Rider and Med Executive Rider.</p> <p>Overall, the summary of initiative benefits to our customers are as follows:</p> <table border="1"> <thead> <tr> <th>Benefits</th> <th>All products</th> <th>HSBC HealthCash Plan & MedSecure Direct</th> <th>FWD Medical Rider & FWD Medical Executive Rider</th> </tr> </thead> <tbody> <tr> <td>Waiver of waiting period</td> <td>N/A</td> <td>Yes, reduced waiting period from 30 days to 15 days</td> <td>Yes</td> </tr> <tr> <td>Waiver of exclusions "illness which requires quarantine by law"</td> <td>N/A</td> <td>Yes</td> <td>Yes</td> </tr> <tr> <td>Waiver of deductibles</td> <td>N/A</td> <td>N/A</td> <td>Yes</td> </tr> <tr> <td>Lump-sum Death Benefit of RM20,000 per person covered</td> <td>Yes</td> <td>Yes</td> <td>Yes</td> </tr> <tr> <td>Hospital Cash Benefit of RM200/day up to 7 days per person covered</td> <td>Yes</td> <td>No</td> <td>No</td> </tr> </tbody> </table> <p>The above complimentary benefit will be offered until 31 December 2021 or until the Fund 2.0 is depleted, whichever comes first.</p> <p>Contact number: 1 300 13 7988</p>	Benefits	All products	HSBC HealthCash Plan & MedSecure Direct	FWD Medical Rider & FWD Medical Executive Rider	Waiver of waiting period	N/A	Yes, reduced waiting period from 30 days to 15 days	Yes	Waiver of exclusions "illness which requires quarantine by law"	N/A	Yes	Yes	Waiver of deductibles	N/A	N/A	Yes	Lump-sum Death Benefit of RM20,000 per person covered	Yes	Yes	Yes	Hospital Cash Benefit of RM200/day up to 7 days per person covered	Yes	No	No
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9.	Sun Life Malaysia Takaful Berhad	<p>COVID-19 Relief Fund 2021 (RM1 million)¹ With our aim of providing the best protection for our Clients during this on-going challenging period, we have established a RM1 million COVID-19 Relief Fund 2021 effective immediately to further extend support for our Clients' peace of mind.</p> <p>This new relief Fund is available until 30 June 2021¹ and offers the following benefits to our Clients at no extra charge:</p> <ol style="list-style-type: none"> 1. RM1,000 Special Cash Benefit payment to life assured / person covered upon diagnosis of COVID-19 (applicable once only); 2. RM7,500 Special Compassionate Benefit² payment upon death of immediate family members due to COVID-19; 3. RM7,500 Special Death Benefit payment upon death of life assured / person covered due to COVID-19; or 4. RM15,000 Special Death Benefit payment upon death due to COVID-19 of life assured / person covered who is a front-line medical worker³. <p>Notes</p> <ul style="list-style-type: none"> • The benefits above are applicable to all life assured/person covered under an in-force Sun Life Malaysia policy/certificate. • Both existing and new clients are eligible • No waiting period for these benefits but pre-existing condition clause still applies. <p>¹ Available until 30 June 2021 or until the Relief Fund is claimed in full, whichever happens first</p> <p>² Applicable to immediate family members (spouse & children under age 18) of the life assured/person covered</p> <p>³ Front-line medical workers who work in a hospital that is registered with the Ministry of Health (MOH) Malaysia</p> <p>COVID-19 VACCINE COMPLICATIONS FUND (RM500K) Available until 31 December 2021*</p> <p>Complimentary financial assistance to Clients who experienced adverse side effects after the administration of the COVID-19 vaccine.</p> <p>A. Medical Assistance Benefit (up to RM 5,000)</p> <ul style="list-style-type: none"> • Reimbursement of actual hospital treatment costs arising from serious Adverse Event Following Immunisation (AEFI) requiring hospitalisation • Reimbursement amount is subject to a cap of RM5,000 per claim • Applicable to Life Assured/Person Covered of in-force policies/contracts, and their legal spouse • Applicable to both doses of COVID-19 vaccines approved by the Ministry of Health (MOH) Malaysia • Admission to hospital must be within 14 days from receiving the vaccine • Applicable to COVID-19 vaccines taken in Malaysia and hospitalisation in Malaysia only



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		<ul style="list-style-type: none">• Treatment must be medically necessary and follow reasonable and customary charges• Only one claim is allowed per person <p>B. Special Death Benefit</p> <ul style="list-style-type: none">• RM7,500 upon death due to Adverse Event Following Immunisation (AEFI) within 30 days from taking COVID-19 vaccines• Applicable to Life Assured/Person Covered of in-force policies/contracts, and their legal spouse• Applicable to both doses of COVID-19 vaccines approved by MOH Malaysia• Applicable to COVID-19 vaccines taken in Malaysia only <p>Notes</p> <ul style="list-style-type: none">• <i>No waiting period but pre-existing condition clause applies</i> <p><i>*Available from 1 March 2021 to 31 December 2021 or upon full utilisation of the Fund, whichever is earlier</i></p> <p>COVID-19 MEDICAL ASSISTANCE FUND (RM1 MILLION) Available until 30 June 2021*</p> <ul style="list-style-type: none">• Reimbursement of actual hospital treatment costs in Malaysia for and upon diagnosis of COVID-19• Referral to hospital must be made by MOH Malaysia• Applicable to Categories 3 to 5 of COVID-19, according to MOH Malaysia's categorisation• Reimbursement amount is subject to the following limits:<ul style="list-style-type: none">○ Category 3: RM5,000○ Category 4: RM15,000○ Category 5: RM20,000• Applicable to Life Assured/Person Covered of in-force Individual Hospitalisation & Surgical (H&S) policies/contracts** only• Treatment must be medically necessary and follow Reasonable and Customary Charges• Only one claim is allowed per person <p>Notes</p> <ul style="list-style-type: none">• <i>No waiting period but pre-existing condition clause applies</i> <p><i>*Available from 1 March 2021 to 30 June 2021 or upon full utilisation of the Fund, whichever is earlier</i></p> <p><i>**List of eligible Individual Hospitalisation & Surgical (H&S) products:</i></p> <ul style="list-style-type: none">• <i>Hospitalisation & Surgical Benefit Rider</i>• <i>Hospitalisation & Surgical Benefit Plus Rider</i>• <i>Takaful Hospitalisation & Surgical Benefit Rider</i>• <i>Takaful Hospitalisation & Surgical Benefit Plus Rider</i>• <i>Prime Medi Care-i</i>• <i>Prime Medi Care Plus -i</i>• <i>Sinar MediXtra</i>• <i>Sun MaxiMed-i</i>• <i>Sun MediMax-i</i>• <i>Shield Medi Care</i> <p>Contact number: 1 300 88 5055</p>



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10.	Syarikat Takaful Malaysia Keluarga Berhad	The TO offers hospitalization treatment in Malaysia for individual / group medical plan despite there is exclusion imposed. Contact number: 1 300 88 252 385
11.	Syarikat Takaful Malaysia Am Berhad	The TO offers free extension of coverage for COVID-19 on top of the benefits offered via our newly introduced online Takaful myClick MozzCare plan. The product is intended to provide lump sum cash benefit for diagnosis of dengue / Zika. With the fee extension, it pays lump sum cash benefit up to RM2,000 upon diagnosis of COVID-19. Contact number: 1-300-88-252 385
12.	Takaful Ikhlas Family Berhad	Contact number: 03 2723 9696
13.	Takaful Ikhlas General Berhad	Contact number: 03 2723 9696
14.	Zurich Takaful Malaysia Berhad	Medical plans provide coverage for respiratory-related illnesses caused by COVID-19, subject to the terms and conditions specified in the respective plans. This is excluded based on the contract wordings but Zurich will pay hospital cash only when patients are treated at government hospitals. <ul style="list-style-type: none">• Hospital cash capped at RM100 for 5 days• Additional COVID-19 death benefit of 10,000 This is valid until 30 June 2021. Contact number: 1 300 888 622
15.	Zurich General Takaful Malaysia Berhad	Z-CoVac Protect Takaful 1) Free and upgraded cover on Covid-19 Post Vaccination: the free cover is subject to the existing customer for Personal Sentinel Version 3 Takaful & Personal Sentinel Version 3 Plus Takaful only. 2) The details may refer to https://www.zurich.com.my/en/takaful-products/protection/for-my-health/z-covac-protect-takaful



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16.	Malaysian Takaful Association (MTA)	<p>MTA represents its 18 member companies encourage certificate holders to engage with your respective takaful provider for the additional coverage provided arising from the recent outbreak.</p> <p>Please visit our website for more details: www.malysiantakaful.com.my</p>																								