

## COVID-19: Assistance and Coverage by Takaful Operators

No.	Takaful Operator	Assistance and Coverage related to COVID-19
1.	<a href="#">AIA PUBLIC Takaful Bhd.</a>	<p><b>Takaful Coverage for Side Effects of COVID-19 Vaccination</b></p> <ul style="list-style-type: none"> <li>AIA's latest medical plans cover the hospital treatment charges for Covid-19; and</li> <li>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.</li> </ul> <p>Notes:</p> <ol style="list-style-type: none"> <li>The Covid-19 Vaccine is a preventive treatment. The cost of taking the vaccine will not be covered under AIA Medical Plans.</li> <li>AIA will cover hospital admission, subject to the benefit limits and terms &amp; conditions of the policy or certificate.</li> <li>Terms &amp; Conditions apply.</li> </ol> <p>Eligibility Period:</p> <ul style="list-style-type: none"> <li>Follow the policy/certificate coverage term.</li> </ul> <p><b>Free COVID-19 Vaccination Complications Cover (Campaign)</b></p> <ul style="list-style-type: none"> <li>Provide daily hospital income allowance upon hospitalisation due to COVID-19 vaccination complications</li> <li>Provide additional payout upon death due to COVID-19 vaccination complications</li> <li>Coverage Period up to 31 Dec 2021 or until reaching claims limit of RM3 million (combined AIA Bhd and AIA PUBLIC Takaful Bhd)</li> </ul> <p><b>Free COVID-19 Diagnosis Cover and Enhanced Free COVID-19 Diagnosis Cover (Campaign)</b></p> <ul style="list-style-type: none"> <li>Provide lump sum payout upon diagnosis of COVID-19</li> <li>Provide additional payout upon death due to COVID-19</li> <li>Coverage Period up to 31 Dec 2021 or until reaching claims limit of RM3 million (combined AIA Bhd, AIA PUBLIC Takaful Bhd, AIA General Berhad)</li> </ul> <p><b>Deferment of premium/contribution payment under the COVID-19 Relief Programme</b></p> <ul style="list-style-type: none"> <li>It allows eligible policy/certificate holders to apply to temporarily defer paying their regular premium/contribution while their insurance/family takaful protection coverage continues.</li> <li>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.</li> <li>This deferment option is only applicable to Individual Life policies and Family Takaful certificates by AIA Bhd. and AIA PUBLIC Takaful Bhd. respectively.</li> </ul> <p>Eligibility Period:</p>

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		<ul style="list-style-type: none"> <li>1 April 2020 – 31 December 2021</li> </ul> <p><b>Contact number:</b> 1 300 88 8922</p>																				
2.	<a href="#">AmMetLife Takaful Berhad</a>	<p>Offers a three-month deferment of contribution payment to Certificate Holders with an in-force certificates who are affected directly by the COVID-19 situation. Certificate Holders must directly contact AmMetLife Takaful for further details on your eligibility for the deferment of contribution payment. The application is <b>now extended until 31 December 2021</b>.</p> <p><b>Contact number:</b> 1 300 22 9777</p>																				
3.	Etiqa Family Takaful Berhad	<ol style="list-style-type: none"> <li>Contributions deferment for 3 months. Valid from now until 31 December 2021.</li> <li>Coverage for hospitalisation due to COVID-19, for specified family takaful medical products. Valid from now until 31 December 2021 or up to allocated fund availability, whichever earlier.</li> <li>Coverage for hospitalisation due to vaccine side effects. Valid from now until 31 December 2021.</li> </ol> <p><b>Contact number:</b> 1 300 13 8888</p>																				
4.	Etiqa General Takaful Berhad	Information not available.																				
5.	<a href="#">FWD Takaful Berhad</a>	<p><b>COVID-19 Vaccine Special Fund</b> Fund worth RM 1 million is offered until 31 December 2021 or until the fund is depleted, whichever comes first. This fund provides financial assistance to our eligible customers (certificate owners &amp; person covered), in the event that anyone of them are hospitalised or dies due to any complications or side effects arising from COVID-19 vaccinations.</p> <p>Terms and conditions apply.</p> <p><b>Contact number:</b> 1 300 13 7988</p>																				
6.	<a href="#">Great Eastern Takaful Berhad</a>	<table border="1"> <thead> <tr> <th></th> <th>Initiative</th> <th>Period*</th> <th>Fund Amount</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Vaccine Fund (for Customers)</td> <td>Up to 31 Dec 2021</td> <td>RM 1 million</td> </tr> <tr> <td>2.</td> <td>Vaccine Fund (for Non-Customers)</td> <td>Up to 31 Dec 2021</td> <td>RM 500,000</td> </tr> <tr> <td>3.</td> <td>Private Hospitalisation Assistance</td> <td>Up to 30 Sep 2021</td> <td>RM 1 million</td> </tr> <tr> <td>4.</td> <td>Deferment of Contribution Program</td> <td>Until 31 Dec 2021</td> <td>N/A</td> </tr> </tbody> </table> <p>* The Coverage Period is up until the stipulated date or upon reaching maximum claims limit of the Fund Amount, whichever is earlier.</p> <p><b>Contact number:</b> 1 300 13 8338</p>		Initiative	Period*	Fund Amount	1.	Vaccine Fund (for Customers)	Up to 31 Dec 2021	RM 1 million	2.	Vaccine Fund (for Non-Customers)	Up to 31 Dec 2021	RM 500,000	3.	Private Hospitalisation Assistance	Up to 30 Sep 2021	RM 1 million	4.	Deferment of Contribution Program	Until 31 Dec 2021	N/A
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7.	<a href="#">Hong Leong MSIG Takaful Berhad</a>	<p><b>HLM Takaful Complimentary COVID-19 Special Benefit Programme 2.0</b> All our existing and new customers with in-forced medical coverage will receive enhanced hospitalisation benefit and compassionate benefit if he/she is confirmed with COVID-19 or experiences COVID-19 vaccination complications.</p> <p>The added coverage is <b>offered at no cost.</b></p> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>• This is a combined limit for Hong Leong Assurance Berhad and Hong Leong MSIG Takaful Berhad; on a first-come-first served basis.</li> <li>• Additional of RM 1 million is offered for <b>HLM Takaful Complimentary COVID-19 Special Benefit Programme 2.0</b> started from 16 July 2021 to 31 December 2021.</li> <li>• Compassionate Benefit payable under this programme is capped at <b>RM10,000</b> per life.</li> <li>• Subject to terms and conditions.</li> </ul> <p>Eligibility period: 28 February to 31 December 2021, or until the fund is exhausted, whichever is earlier.</p> <p><b>HLM Takaful Contribution Payment Relief Programme 3.0</b> This is a programme which allows our customers to defer their Takaful contribution payment(s) for a period of <b>90 days</b> while continue to enjoy the coverage provided by us. To apply, e-mail <a href="mailto:ReachUs@takaful.hongleong.com.my">ReachUs@takaful.hongleong.com.my</a></p> <p>Eligibility period: 1 April 2020 to 31 December 2021</p> <p><b>HLM Takaful Pro Vax Campaign</b> As part of our continuous efforts to raise awareness of COVID-19 vaccination, Hong Leong Assurance Berhad &amp; Hong Leong MSIG Takaful Berhad have jointly pledged a total fund of RM300,000 for this programme to safeguard all Malaysians against potential side effects that may arise from vaccination by providing complimentary daily Hospitalisation benefit and compassionate benefit.</p> <table border="1" data-bbox="469 1576 1444 1845"> <thead> <tr> <th colspan="2" data-bbox="469 1576 1444 1675">Complimentary benefits for COVID-19 Post-Vaccination Complication</th> </tr> </thead> <tbody> <tr> <td data-bbox="469 1675 948 1774">Hospitalisation Benefit<sup>1</sup></td> <td data-bbox="948 1675 1444 1774"><b>RM100 per day</b> (for a maximum of 7 days)</td> </tr> <tr> <td data-bbox="469 1774 948 1845">Compassionate Benefit<sup>2</sup></td> <td data-bbox="948 1774 1444 1845"><b>RM5,000 per person</b></td> </tr> </tbody> </table> <p><b>Notes:</b> <sup>1</sup> Hospitalisation for patients admitted to government or private hospital. Hospitalisation due to complication post vaccination within 30 days caused by a COVID-19 Vaccine, for a maximum of 7 consecutive days. The benefit</p>	Complimentary benefits for COVID-19 Post-Vaccination Complication		Hospitalisation Benefit <sup>1</sup>	<b>RM100 per day</b> (for a maximum of 7 days)	Compassionate Benefit <sup>2</sup>	<b>RM5,000 per person</b>
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		<p>is applicable for complication post vaccination caused by a COVID-19 Vaccine, that is serious and requiring medically necessary hospitalisation in Malaysia.  <sup>2</sup> In the event of death related to complication post vaccination within 30 days caused by a COVID-19 Vaccine.</p> <p><b>Eligibility period:</b>            Malaysians above 18 years old at time of registration.            Participants who do not have an individual policy/certificate with medical coverage from Hong Leong Assurance/Hong Leong MSIG Takaful.            Complete the registration between 30 May to 31 August 2021 at <a href="https://www.hlmtakaful.com.my/NoticeOnCovid19-Admin/CovidCommunity.aspx">https://www.hlmtakaful.com.my/NoticeOnCovid19-Admin/CovidCommunity.aspx</a>            Terms and conditions apply.</p> <p><b>Contact number:</b> 03 7650 1800</p>
8.	<a href="#">Prudential BSN Takaful Berhad</a>	<p><b>(A) Post COVID-19 Vaccination Campaign</b></p> <ul style="list-style-type: none"> <li>○ RM500 Cash Relief for hospitalisation within 7 days due to serious adverse effect(s) after received COVID-19 vaccination.</li> <li>○ Duration: 8 Feb 2021 – 31 Dec 2021, or until the fund reaches the claims limit of RM1 mil, whichever earlier.</li> </ul> <p><b>(B) COVID-19 Medical Coverage Campaign</b></p> <ul style="list-style-type: none"> <li>○ Reimbursement of the Reasonable and Customary Charges incurred for Medically Necessary treatments received when customer is hospitalised due to COVID-19 during the Coverage Period.</li> <li>○ The Reimbursement will be provided based on the terms and conditions stated in the takaful certificate of the eligible medical plans, subject to the annual limit and lifetime limit, where applicable.</li> <li>○ Duration: 6 August 2021 onwards until announcement of end of coverage</li> </ul> <p><b>(C) Deferment of Contribution Payment under the COVID-19 Relief Programme</b></p> <ul style="list-style-type: none"> <li>○ This programme allows the eligible customers to temporarily defer paying their regular contribution while the takaful protection remains continue.</li> <li>○ Customers can delay their contribution for 3 consecutive months if the application for this deferment is approved by PruBSN.</li> <li>○ Customers are required to pay back the outstanding contribution once the deferment period of 3 months has ended. This is to ensure the certificate remains active and its sustainability is not impacted.</li> <li>○ This deferment option is only applicable to individual certificates.</li> </ul>

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		<ul style="list-style-type: none"> <li>o Duration: 1 April 2020 - 31 Dec 2021</li> </ul> <p><b>Contact number: 03 2775 7188</b></p>
9.	<a href="#">Sun Life Malaysia Takaful Berhad</a>	<p><b>COVID-19 VACCINE COMPLICATIONS FUND (RM500K) Available until 31 December 2021*</b></p> <p>Complimentary financial assistance to Clients who experienced adverse side effects after the administration of the COVID-19 vaccine.</p> <p><b>A. Medical Assistance Benefit (up to RM 5,000)</b></p> <ul style="list-style-type: none"> <li>• Reimbursement of actual hospital treatment costs arising from serious Adverse Event Following Immunisation (AEFI) requiring hospitalisation</li> <li>• Reimbursement amount is subject to a cap of RM5,000 per claim</li> <li>• Applicable to Life Assured/Person Covered of in-force policies/contracts, and their legal spouse</li> <li>• Applicable to both doses of COVID-19 vaccines approved by the Ministry of Health (MOH) Malaysia</li> <li>• Admission to hospital must be within 14 days from receiving the vaccine</li> <li>• Applicable to COVID-19 vaccines taken in Malaysia and hospitalisation in Malaysia only</li> </ul> <p>Treatment must be medically necessary and follow reasonable and customary charges Only one claim is allowed per person</p> <p><b>B. Special Death Benefit</b></p> <ul style="list-style-type: none"> <li>• RM7,500 upon death due to Adverse Event Following Immunisation (AEFI) within 30 days from taking COVID-19 vaccines</li> <li>• Applicable to Life Assured/Person Covered of in-force policies/contracts, and their legal spouse</li> <li>• Applicable to both doses of COVID-19 vaccines approved by MOH Malaysia</li> <li>• Applicable to COVID-19 vaccines taken in Malaysia only</li> </ul> <p><b>Notes</b></p> <ul style="list-style-type: none"> <li>• <i>No waiting period but pre-existing condition clause applies</i></li> </ul> <p><i>*Available from 1 March 2021 to 31 December 2021 or upon full utilisation of the Fund, whichever is earlier</i></p> <p><b>COVID-19 MEDICAL ASSISTANCE FUND (RM1 MILLION) Available until 30 September 2021*</b></p> <ul style="list-style-type: none"> <li>• Reimbursement of actual hospital treatment costs in Malaysia for and upon diagnosis of COVID-19</li> <li>• Referral to hospital must be made by MOH Malaysia</li> <li>• Applicable to Categories 3 to 5 of COVID-19, according to MOH Malaysia's categorisation</li> <li>• Reimbursement amount is subject to the following limits:             <ul style="list-style-type: none"> <li>o Category 3: RM5,000</li> <li>o Category 4: RM15,000</li> <li>o Category 5: RM20,000</li> </ul> </li> <li>• Applicable to Life Assured/Person Covered of in-force Individual Hospitalisation &amp; Surgical (H&amp;S) policies/contracts** only</li> </ul>

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		<ul style="list-style-type: none"> <li>• Treatment must be medically necessary and follow Reasonable and Customary Charges</li> <li>• Only one claim is allowed per person</li> </ul> <p><b>Notes</b></p> <ul style="list-style-type: none"> <li>• <i>No waiting period but pre-existing condition clause applies</i></li> </ul> <p><i>*Available from 1 March 2021 to 30 September 2021 or upon full utilisation of the Fund, whichever is earlier</i></p> <p><i>**List of eligible Individual Hospitalisation &amp; Surgical (H&amp;S) products:</i></p> <ul style="list-style-type: none"> <li>• <i>Hospitalisation &amp; Surgical Benefit Rider</i></li> <li>• <i>Hospitalisation &amp; Surgical Benefit Plus Rider</i></li> <li>• <i>Takaful Hospitalisation &amp; Surgical Benefit Rider</i></li> <li>• <i>Takaful Hospitalisation &amp; Surgical Benefit Plus Rider</i></li> <li>• <i>Prime Medi Care-i</i></li> <li>• <i>Prime Medi Care Plus –i</i></li> <li>• <i>Sinar MediXtra</i></li> <li>• <i>Sun MaxiMed-i</i></li> <li>• <i>Sun MediMax-i</i></li> <li>• <i>Shield Medi Care</i></li> </ul> <p><b>Deferment of premium/contribution payment</b></p> <ul style="list-style-type: none"> <li>• Extension of grace period for premium/contribution payments allows clients a deferment period of 90 days to pay their premium/contribution for their policy/certificate/contract</li> <li>• Applicable to all clients who are affected by Covid-19, with in-force policy/certificate/contract and have made up-to-date premium payments <ul style="list-style-type: none"> <li>• Available from now until 31 December 2021</li> </ul> </li> </ul> <p><b>Contact number:</b> 1 300 88 5055</p>
10.	<a href="#">Syarikat Takaful Malaysia Keluarga Berhad</a>	<p>The TO offers a special benefit extension for COVID-19 vaccination side effects for the members covered under Group Hospitalization and Surgical plan, subject to the benefit limits, terms, and conditions of the certificate. This special extension is now available with immediate effect until further notice by Takaful Malaysia.</p> <p>It covers the eligible medical expenses incurred due to any complications or side effects of any adverse reactions that require a hospital admission upon recommendation of a medical practitioner after receiving the COVID-19 vaccination within thirty (30) days from the date of the vaccination.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• <b>The coverage is only accepted if the vaccination takes place solely within Malaysia.</b></li> <li>• <b>This extension of coverage is not claimable under outpatient plans.</b></li> </ul> <p><b>Contact number:</b> 1 300 88 252 385</p>
11.	<a href="#">Syarikat Takaful</a>	<p>The TO offers a free extension of coverage for COVID-19 on top of the benefits offered via our newly introduced online Takaful myClick MozzCare</p>

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	<a href="#">Malaysia Am Berhad</a>	<p>plan. The product is intended to provide lump sum cash benefit for diagnosis of dengue/Zika. With the fee extension, it pays <b>lump sum cash benefit</b> up to RM2,000 upon diagnosis of COVID-19.</p> <p><b>Contact number:</b> 1-300-88-252 385</p>
12.	<a href="#">Takaful Ikhlas Family Berhad</a>	<p>The TO offers 3-month contribution payment deferment to all Family Takaful, Medical and Investment-linked certificates. Valid for application until 31 December 2021.</p> <p><b>Contact number:</b> 03 2723 9696</p>
13.	<a href="#">Takaful Ikhlas General Berhad</a>	<p><b>Special Discount on IKHLAS Niaga for SMEs</b> SME business owners can now enjoy 10% reduction on the standard contribution for burglary, money, plate glass, public liability and employer's liability coverage.</p> <p>Applicable to the following packaged products:</p> <ul style="list-style-type: none"> <li>▪ <i>IKHLAS</i> Retail Niaga Takaful</li> <li>▪ <i>IKHLAS</i> Commercial Niaga Takaful</li> </ul> <p><b>COVID – 19 Motor Temporary Relief Initiatives</b> Revision in maximum capping of the basic gross contribution of the existing motor private car comprehensive cover. This initiative will be effective from 11 June 2021 until 14 September 2021.</p> <p>Applicable to the following Motor Private Car Comprehensive products:</p> <ul style="list-style-type: none"> <li>▪ <i>IKHLAS</i> Private Car Comprehensive Takaful</li> <li>▪ <i>IKHLAS</i> Private Car Comprehensive Plus Takaful</li> <li>▪ <i>IKHLAS</i> Perodua Total Protect Plus</li> </ul> <p><b>Contact number:</b> 03 2723 9696</p>
14.	<a href="#">Zurich Takaful Malaysia Berhad</a>	<p>The following <b>relief measures will be made available at no additional cost</b> to our individual Zurich life insurance and family takaful customers as follows:</p> <ol style="list-style-type: none"> <li>1. If you own a policy or a certificate that provides Death Benefit, an additional Death Benefit of RM10,000 will be provided should death occur due to COVID-19.</li> <li>2. Death Benefit of RM2,000 will be provided should death occur within 30 days post COVID-19 vaccination (covering 1st dose and 2nd dose).</li> </ol> <p>The above benefits will be extended to existing and new customers with immediate effect from the date of this communication until 30 September 2021 or until RM250,000 is paid out, whichever earlier. Zurich Life Insurance Malaysia Berhad and Zurich Takaful Malaysia Berhad reserve the right to amend any of the terms and conditions herein at any time prior to 30 September 2021.</p> <p><b>Contact number:</b> 1 300 888 622</p>

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15.	<a href="#">Zurich General Takaful Malaysia Berhad</a>	<p>The company will honour your motor cover if your vehicle was driven with expired driving license and/or road tax during the MCO period provided:</p> <ul style="list-style-type: none"> <li>You possess a valid motor policy / certificate with effective date between 1 June and 23 August 2021; and</li> <li>You renew your expired driving license and/or road tax within 30 days after the MCO is lifted.</li> </ul> <p>If you have submitted a claim with an expired driving license during the MCO period, please note that the completeness of your claims is subject to receipt of the renewed driving license after the MCO is lifted.</p> <p><b>Contact number:</b> 1 300 888 622</p>
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: <a href="http://www.malysiantakaful.com.my">www.malysiantakaful.com.my</a></p>