












## Life Insurance Companies Offer Additional Relief Measures for Policyholders in facing the COVID-19 crisis


| Company/Contact details  | Additional Benefits   |
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| <br><b>AIA Bhd.:</b><br><b>1300 88 1899</b><br><b>my.customer@aia.com /</b><br><b>my.assist@aia.com</b><br><b>www.aia.com.my</b>                  | <p>1. <b>Hospitalisation benefits of RM200</b> per day (up to 30 days) upon diagnosis and quarantine due to COVID-19,</p> <p>2. <b>Death benefit of RM10,000</b> upon death of the insured due to COVID-19. The coverage period is up to 30 June 2020</p> <p>*The coverage is also extended to AIA staff and agents, including waiver exclusion quarantine by law<br/>           *Includes existing and new individual life policyholders (excluding Group) who purchase a policy with us before 30 June 2020.<br/>           *No waiting period for the extra coverage.</p>  |
| <br><b>Allianz Life Insurance Malaysia Berhad:</b><br><b>1 300 22 5542</b><br><b>customer.service@allianz.com.my</b><br><b>www.allianz.com.my</b> | <p>1. For our Hospital &amp; Surgical (H&amp;S) policyholders, Allianz Life will cover the <b>hospitalisation for the treatment of COVID-19 according to the policy benefits, terms and conditions until further notice.</b></p> <p>2. Additional benefits listed below:</p> <p>a) There will be <b>no waiting period</b> applicable to all life assureds with H&amp;S cover.</p> <p>b) There will be <b>no co-payment</b> due to isolation under H&amp;S cover.</p> <p>c) Policyholders to receive a <b>cash allowance of RM200 per day</b> for hospitalization due to COVID-19. If any of the immediate family members is hospitalized due to COVID-19, a one time benefit of RM200 per day will be payable to the policyholder (although the immediate family members may not have a policy with Allianz).</p> <p>d) An additional Death Benefit due to COVID-19 of RM20,000 per life for the life assured only, applicable to those with life insurance policy.</p> <p>This measures above are until end of April 2020.</p> |



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|  <p><b>AmMetLife Insurance Berhad</b><br/> <b>1 300 88 8800</b><br/> <b>customercare@ammetlife.com</b><br/> <b>www.ammetlife.com</b></p>              | <p>1. <b>Hospitalization and treatment</b> at all designated government hospitals, upon diagnosis of COVID-19 for all policy holders;</p> <p>2. <b>A lump sum RM6,000</b> compassionate benefit per life upon death due to COVID-19;</p> <p>3. <b>Additional RM6,000</b> will be payable if the individual is a front line medical worker of a registered hospital in Malaysia;</p> <p><b>A lump sum of RM6,000</b> compassionate relief also extended to all front line medical workers regardless if they are our policy holders or not.</p>  |
|  <p><b>AXA Affin Life Insurance Berhad</b><br/> <b>1 300 88 1616</b><br/> <b>customer.care@axa-life.com.my</b><br/> <b>https://www.axa.com.my</b></p> | <p>1. Urgent Self-Assistance<br/> <b>One-time cash payment</b> equivalent to 14 days of hospitalisation Income Benefit upon policyholder confirmed diagnosed with COVID-19; and</p> <p>2. Family Assistance<br/> a) <b>One-time cash of RM3,000</b> to the immediate family of policyholder who has been confirmed diagnosed with COVID-19; or<br/> b) <b>A lump-sum of RM10,000</b> if the policyholder is isolated for COVID-19 while travelling to the Hubei, Zhejiang and Jiangsu province of China.</p> <p>3. Hospitalisation Waiver Assistance<br/> All in-force medical policies with or without Hospitalisation Income Benefit will receive various policy waivers that will facilitate necessary care for the policyholder.</p> <p>*Coverage (1) and (2) above is extended to all medical policies with hospitalisation Benefit rider attached between 1February 2020 to 31 March 2020. Coverage period from 1 February to 30 June 2020.</p> |

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|  <p><b>Etiqa Life Insurance Berhad 1-800-88-9998 (Healthcare)</b><br/> <b>Live chat: <a href="http://www.eti.qa/livechat">http://www.eti.qa/livechat</a></b><br/> <b><a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a></b><br/> <b><a href="http://www.etiqa.com.my">http://www.etiqa.com.my</a></b></p> | <ol style="list-style-type: none"> <li>1. <b>Cash relief of RM5,000</b> for individual Etiqa Life policyholders who are diagnosed with COVID-19 for the period of 19 February 2020 until 30 June 2020.</li> <li>2. For Medical plan policyholders, Etiqa Life will pay the <b>hospitalisation benefits</b> as per the medical plan. If they are travelling overseas, Etiqa Life will provide coverage as per their medical plans.</li> <li>3. Etiqa Life will pay the <b>death benefits</b> to policyholders as per their policy benefits/plans.</li> <li>4. Diagnosis falls under Quarantine is not payable inclusive of its HiB claims, but in this case, we do pay for <b>Hospital income benefit (HiB)</b></li> </ol>  |
|  <p><b>Gibraltar BSN Life Berhad</b><br/> <b>1300-22-6262</b><br/> <b><a href="mailto:customerservice@gibraltarbsn.com">customerservice@gibraltarbsn.com</a></b><br/> <b><a href="https://www.gibraltarbsn.com">https://www.gibraltarbsn.com</a></b></p>  | <ol style="list-style-type: none"> <li>1. Waive the pandemic clause for Hospitalisation due to Coronavirus for all our customers with an existing medical plan;</li> <li>2. Extend COVID-19 coverage for our selected products which have the Additional Death Benefit provision if death is due to COVID-19 and Hospitalisation Income if hospitalised due to COVID-19.</li> <li>3. No-lapse guarantee for customers diagnosed with COVID-19.</li> </ol>  |
|  <p><b>Great Eastern Life Assurance (M) Berhad</b><br/> <b>1300-1300 88</b><br/> <b><a href="mailto:wecare-my@greasternlife.com">wecare-my@greasternlife.com</a></b><br/> <b><a href="http://greasternlife.com/my">greasternlife.com/my</a></b></p>   | <ol style="list-style-type: none"> <li>1. <b>RM1 million Financial Assistance Programme</b> to help customers who are affected by COVID-19;</li> <li>2. <b>Hospitalisation Cash Assistance of RM200 per day up to 60 days of Hospitalisation</b>, upon diagnosis of COVID-19 and kept in quarantine at any of the Ministry of Health Malaysia designated hospitals;</li> <li>3. A lump sum of RM20,000 death benefit per life upon death due to COVID-19;</li> <li>4. Coverage offered to all life assured of GELM (excluding Compulsory Group Employees Benefits) and its immediate family members (spouse and children up to age 18). From 17 February 2020 to 31 December 2020 or until the exhaustion of the Financial Assistance Programme of RM1 million.</li> </ol> |

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|  <p data-bbox="168 284 752 419"> <b>Hong Leong Assurance Berhad</b><br/> <b>03-7650 1288</b><br/> <b>customerservice@hla.hongleong.com.my</b><br/> <b>www.hla.com.my</b> </p>             | <ol style="list-style-type: none"> <li data-bbox="786 137 2107 204">1. <b>RM1 million Financial Assistance Programme (combined for Hong Leong Assurance and Hong Leong MSIG Takaful Berhad)</b> to help customers who are affected by COVID-19;</li> <li data-bbox="786 236 2107 271">2. <b>A lump sum of RM10,000 death benefit</b> per life upon death due to COVID-19</li> <li data-bbox="786 303 2107 370">3. <b>Hospitalisation benefits of RM200</b> per day (up to 30 days) upon diagnosis and quarantine due to COVID-19;</li> <li data-bbox="786 402 2107 469">4. Coverage is in addition to existing benefits i.e <b>hospital income, daily cash allowance</b> at Government Hospital, and <b>80% cashback for unutilised Room &amp; Board Facilities</b>.</li> </ol> <p data-bbox="786 501 2107 568">*Coverage on first-come-first-served basis, from 28 Feb till 30 June 2020. <b>All customers with medical coverage are eligible.</b></p>   |
|  <p data-bbox="168 807 752 938"> <b>Manulife Insurance Berhad</b><br/> <b>1300-13-2323/03-2719 9112</b><br/> <b>MYLIFE_CustomerService@manulife.com</b><br/> <b>www.manulife.com</b> </p> | <ol style="list-style-type: none"> <li data-bbox="786 679 2107 746">1. <b>RM1 million Financial Assistance Programme</b> to help customers who are affected by COVID- 19;</li> <li data-bbox="786 778 2107 845">2. <b>Hospitalisation benefits of RM200</b> per day (up to 30 days) upon diagnosis and quarantine due to COVID-19;</li> <li data-bbox="786 877 2107 944">3. <b>A lump sum RM10,000</b> of Compassionate Benefit to customers and/or their immediate family members upon death due to COVID-19;</li> <li data-bbox="786 976 2107 1043">4. <b>Additional RM5,000</b> will be payable if the individual is a medical staff of a registered hospital in Malaysia; an.</li> <li data-bbox="786 1075 2107 1142">5. <b>Waived the standard 30 days waiting period for hospitalisation</b> due to COVID-19 for policies issued prior to 30 Jan 2020;</li> </ol> <p data-bbox="786 1174 2107 1209">*The waiver of Waiting Period only applies to medical policies issued prior to 30 Jan 2020.</p> |

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|  <p><b>MCIS Insurance Berhad</b><br/> <b>03-7652 3388</b><br/> <b>customerservice@mcis.my</b><br/> <b>https://www.mcis.my/</b></p>                        | <p>a) Waiver of quarantine diseases exclusion for COVID-19 for all clients of MCIS Life medical policies (group and individual);</p> <p>b) <b>Special COVID-19 coverage</b> as follows for MCIS Life customers (individual policies only) up to 30 April 2020 (period of coverage to be reviewed at the end and may be extended):</p> <p>i) <b>Diagnosis Benefit of RM5,000</b> (upon positive diagnosis of COVID-19)</p> <p><b>Death Benefit of RM10,000</b> if the client had a positive diagnosis of COVID-19.</p>   |
|  <p><b>Prudential Assurance Malaysia Berhad</b><br/> <b>03 2771 0228</b><br/> <b>customer.mys@prudential.com.my</b><br/> <b>www.prudential.com.my</b></p> | <p><b><u>Prudential Customer</u></b></p> <ol style="list-style-type: none"> <li>1. RM1 million COVID-19 fund (for Prudential Assurance Malaysia Berhad and Prudential BSN Takaful Berhad) to help customer who are affected by COVID-19.</li> <li>2. COVID-19 Cash Relief of <b>RM1,000 (RM2,000 for Pulse by Prudential register user)</b> upon diagnosis of COVID-19 and hospitalization to any of the Ministry of Health Malaysia designated hospital.</li> <li>3. A lump sum of <b>RM10,000 (RM20,000 for Pulse by Prudential register user)</b> death benefit per life upon death due to COVID-19.</li> <li>4. Coverage offered to all in-force individual policies/certificate Life Assured/Covered Person including members of Group policies/certificates (e.g. MRTA/MRTT policies/certificates) underwritten by Prudential Assurance Malaysia Berhad or Prudential BSN Takaful Berhad except Group Employer-Employee Benefit policies/certificates. From 1 May 2020 to 31 December 2020 or until the exhaustion of RM1 million, whichever earlier.</li> <li>5. Sign up through Pulse by Prudential Malaysia before 30 June 2020 for double coverage.</li> </ol> <p><b><u>Malaysian and Malaysian Permanent Resident (aged 17 and above)</u></b></p> <ol style="list-style-type: none"> <li>1. RM300,000 Prudential CSR fund to help Malaysian and Malaysian Permanent Resident who are affected by COVID-19.</li> <li>2. COVID-19 Cash Relief of <b>RM1,000</b> upon diagnosis of COVID-19 and hospitalization to any of the Ministry of Health Malaysia designated hospital.</li> <li>3. Coverage period 1 May 2020 to 31 December 2020 or until the exhaustion of RM300,000, whichever earlier.</li> <li>4. Sign up through Pulse by Prudential Malaysia before 30 June 2020.</li> </ol> |

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|  <p><b>Sun Life Malaysia Assurance Berhad</b><br/> <b>1300-88-5055</b><br/> <b>wecare@sunlifemalaysia.com</b><br/> <b>www.sunlifemalaysia.com</b></p> | <p>RM1 Million COVID-19 Relief Fund from 18 March until 30 June 2020 to support the following:</p> <ol style="list-style-type: none"> <li>1. RM5,000 Special Cash Benefit payment to life assured / person covered upon diagnosis of COVID-19 (applicable once only).</li> <li>2. RM7,500 Special Death Benefit payment upon death of life assured / person covered due to COVID-19; or</li> <li>3. RM15,000 Special Death Benefit payment upon death due to COVID-19 of life assured / person covered who contributed in the essential service industries<sup>2</sup> during the Movement Control Order.</li> <li>4. RM7,500 Special Compassionate Benefit<sup>3</sup> payment upon death of immediate family members due to COVID-19.</li> </ol> <p><i>Notes</i></p> <ul style="list-style-type: none"> <li>- The benefits above are applicable to all life assured/person covered under an in-force Sun Life Malaysia policy/certificate.</li> <li>- or until the Relief Fund is claimed in full, whichever happens first</li> <li>- Both existing and new clients are eligible</li> <li>- No waiting period for these benefits but pre-existing condition clause still applies.</li> </ul> <p><sup>1</sup> Available from 18 March until 30 June 2020 or until the Relief Fund is claimed in full, whichever happens first<br/> <sup>2</sup> Industries: Medical Personnel, Essential Governmental Offices, Airport Staff, Food, and Logistics<br/> <sup>3</sup> Applicable to immediate family members (spouse &amp; children under age 18) of the life assured/person covered</p> <p>Other Special Measures from February until 30 June, 2020:</p> <ol style="list-style-type: none"> <li>5. Waiver of waiting period under individual hospitalisation &amp; surgical ("H&amp;S") plans for confirmed cases of COVID-19.</li> <li>6. For individual H&amp;S plans, coverage is extended to treatment/consultation as an outpatient at any registered clinic or private hospital for confirmed diagnosis of COVID-19</li> <li>7. To waive interests on automatic premium loans for delayed premium payments due to lock-down, delay in travel plan, quarantine, or treatment.<br/>(No confirmed diagnosis is required for this waiver of interest)</li> <li>8. Priority claims processing for cases related to COVID-19</li> </ol> <p>Note: Sun Life does not offer any extra hospital income benefit for COVID-19.</p> |

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|  <p><b>Tokio Marine Life Insurance Malaysia Bhd.</b><br/> <b>03 2603 3999</b><br/> <b>customercare@tokiomarinelife.com.my</b><br/> <b>www.tokiomarine.com</b></p> | <ol style="list-style-type: none"> <li>1. <b>RM1 million COVID-19 Financial Support Fund</b> to help customers who are affected by COVID- 19;</li> <li>2. <b>Hospitalisation benefits of RM250 per day</b> (up to 30 days) upon diagnosis of COVID-19 and being quarantined at any of the Ministry of Health Malaysia designated hospitals;</li> <li>3. <b>A lump sum RM10,000 of Compassionate Benefit</b> to customers and/or their immediate family members upon death due to COVID-19;</li> <li>4. <b>Additional RM10,000</b> will be payable if the individual is a front-line medical staff of a registered hospital in Malaysia;</li> </ol> <p>These additional benefits are open to all individual life policy holder. It will be offered until 30 June 2020.</p> |
|  <p><b>Zurich Life Insurance Malaysia Berhad</b><br/> <b>1-300-888-622</b><br/> <b>CallCentre@zurich.com.my</b><br/> <b>https://www.zurich.com.my /</b></p>       | <p>Our position on 20 March for COVID-19 cases:</p> <ol style="list-style-type: none"> <li>1. Our medical card holders, as well as those with hospitalisation and surgical policies will be entitled to the diagnosis and other benefits provided according to their cover</li> <li>2. Death benefits included in our base plans cover COVID-19 cases</li> <li>3. COVID-19 claims will be expedited and analysed individually</li> </ol> <p>All customers are advised to reach out to an official representative of Zurich Life Insurance if they would like to find out more about their cover and the options that Zurich can offer them.</p>   |

*Note: The list will be updated from time to time.*