











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



Company/Contact details	Additional Benefits
 <b>AIA Bhd.:</b> <b>1300 88 1899</b> <b>my.customer@aia.com /</b> <b>my.assist@aia.com</b> <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            *Includes existing and new individual life policyholders (excluding Group) who purchase a policy with us before 30 June 2020.            *No waiting period for the extra coverage.</p>
 <b>Allianz Life Insurance Malaysia Berhad:</b> <b>1 300 22 5542</b> <b>customer.service@allianz.com.my</b> <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>


Company/Contact details	Additional Benefits
 <p><b>AmMetLife Insurance Berhad</b>  <b>1 300 88 8800</b>  <b>customer.care@ammetlife.com</b>  <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>  <b>1 300 88 1616</b>  <b>customer.care@axa-life.com.my</b>  <b>https://www.axa.com.my</b></p>	<p>1. Urgent Self-Assistance  <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  a) <b>One-time cash of RM3,000</b> to the immediate family of policyholder who has been confirmed diagnosed with COVID-19; or  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  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>


Company/Contact details	Additional Benefits
 <p><b>eTiqa</b> Insurance</p> <p><b>Etiqa Life Insurance Berhad 1-800-88-9998 (Healthcare)</b>  <b>Live chat: <a href="http://www.eti.qa/livechat">http://www.eti.qa/livechat</a></b>  <b><a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a></b>  <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'20 until 30<sup>th</sup> 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</b></p> <p><b>Gibraltar BSN Life Berhad 1300-22-6262</b>  <b><a href="mailto:customerservice@gibraltarbsn.com">customerservice@gibraltarbsn.com</a></b>  <b><a href="http://www.gibraltarbsn.com">http://www.gibraltarbsn.com</a></b></p>	<ol style="list-style-type: none"> <li>1. Waive the pandemic clause for hospitalization 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>

Company/Contact details	Additional Benefits
 <p><b>Great Eastern Life Assurance (M) Berhad</b>  <b>1300-1300 88</b>  <b>wecare-my@greateasternlife.com</b>  <b>greateasternlife.com/my</b></p>	<p>1. <b>RM1 million Financial Assistance Programme</b> to help customers who are affected by COVID-19;</p> <p>2. <b>Hospitalisation Cash Assistance of RM200 per day up to 60 days of hospitalization</b>, upon diagnosis of COVID-19 and kept in quarantine at any of the Ministry of Health Malaysia designated hospitals;</p> <p>3. A lump sum of RM20,000 death benefit per life upon death due to COVID-19;</p> <p>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.</p>
 <p><b>Hong Leong Assurance Berhad</b>  <b>03-7650 1288</b>  <b>customerservice@hla.hongleong.com.my</b>  <b>www.hla.com.my</b></p>	<p>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;</p> <p>2. <b>A lump sum of RM10,000 death benefit</b> per life upon death due to Covid-19</p> <p>3. <b>Hospitalisation benefits of RM200</b> per day (up to 30 days) upon diagnosis and quarantine due to Covid-19;</p> <p>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>.</p> <p><b>*Coverage on first-come-first-served basis, from 28 Feb till 30 June 2020. All customers with medical coverage are eligible.</b></p>

Company/Contact details	Additional Benefits
 <p><b>Manulife Insurance Berhad</b>  <b>1300-13-2323/03-2719 9112</b>  <b>MYLIFE_CustomerService@manulife.com</b>  <b>www.manulife.com</b></p>	<p>1. <b>RM1 million Financial Assistance Programme</b> to help customers who are affected by COVID- 19;</p> <p>2. <b>Hospitalisation benefits of RM200</b> per day (up to 30 days) upon diagnosis and quarantine due to COVID-19;</p> <p>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;</p> <p>4. <b>Additional RM5,000</b> will be payable if the individual is a medical staff of a registered hospital in Malaysia; an.</p> <p>5. <b>Waived the standard 30 days waiting period for hospitalisation</b> due to COVID-19 for policies issued prior to 30 Jan 2020;</p> <p>*The waiver of Waiting Period only applies to medical policies issued prior to 30 Jan 2020.</p>
 <p><b>MCIS Insurance Berhad</b>  <b>03-7652 3388</b>  <b>customerservice@mcis.my</b>  <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>

Company/Contact details	Additional Benefits
 <p><b>Prudential Assurance Malaysia Berhad</b>  <b>03 2771 0228</b>  <b>customer.mys@prudential.com.my</b>  <b>www.prudential.com.my</b></p>	<p>1. <b>Special coverage of RM5,000</b> to life assured* who has been diagnosed with Novel Coronavirus (Covid-19) infection by any of the hospitals identified by the Ministry of Health Malaysia until 30 Apr 2020. *life assured of in-force Individual policies, MRTA, Term Life, Loan Protect, Credit Shield</p> <p>This extra coverage shall apply to all existing and new policies (without waiting period), as long as the policy is in-force during the coverage period (i.e. until 30 April 2020)</p>
 <p><b>Sun Life Malaysia Assurance Berhad</b>  <b>1300-88-5055</b>  <b>wecare@sunlifemalaysia.com</b>  <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>

Company/Contact details	Additional Benefits
	<p>- The benefits above are applicable to all life assured/person covered under an in-force Sun Life Malaysia policy/certificate.</p> <p>- or until the Relief Fund is claimed in full, whichever happens first</p> <p>- Both existing and new clients are eligible</p> <p>- No waiting period for these benefits but pre-existing condition clause still applies.</p> <p>1 Available from 18 March until 30 June 2020 or until the Relief Fund is claimed in full, whichever happens first</p> <p>2 Industries: Medical Personnel, Essential Governmental Offices, Airport Staff, Food, and Logistics</p> <p>3 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> <p>5. Waiver of waiting period under individual hospitalisation &amp; surgical ("H&amp;S") plans for confirmed cases of Covid-19.</p> <p>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</p> <p>7. To waive interests on automatic premium loans for delayed premium payments due to lock-down, delay in travel plan, quarantine, or treatment. (No confirmed diagnosis is required for this waiver of interest)</p> <p>8. Priority claims processing for cases related to Covid-19</p> <p>Note: Sun Life does not offer any extra hospital income benefit for COVID-19.</p>
 <p><b>Tokio Marine Life Insurance Malaysia Bhd.</b>  <b>03 2603 3999</b>  <b>customercare@tokiomarinelife.com.my</b>  <b>www.tokiomarine.com</b></p>	<p>1. <b>RM1 million COVID-19 Financial Support Fund</b> to help customers who are affected by COVID- 19;</p> <p>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;</p> <p>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;</p> <p>4. <b>Additional RM10,000</b> will be payable if the individual is a front-line medical staff of a registered hospital in Malaysia;</p> <p>These additional benefits are open to all individual life policy holder. It will be offered until 30 June</p>

Company/Contact details	Additional Benefits
	2020.
 <p><b>Zurich Life Insurance Malaysia Berhad</b>  <b>1-300-888-622</b>  <b>CallCentre@zurich.com.my</b>  <b><a href="https://www.zurich.com.my/">https://www.zurich.com.my /</a></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.*