












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


Company/Contact details	Additional Benefits
 AIA Bhd.: 1300 88 1899 my.customer@aia.com / my.assist@aia.com www.aia.com.my	<p>1. Hospitalisation benefits of RM200 per day (up to 30 days) upon diagnosis and quarantine due to COVID-19,</p> <p>2. Death benefit of RM10,000 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 *Exclude group new individual policyholders who purchase a policy with us before 31 March 2020. *No waiting period for the extra coverage.</p>
 Allianz Life Insurance Malaysia Berhad: 1 300 22 5542 customer.service@allianz.com.my www.allianz.com.my	<p>1. For our Hospital & Surgical (H&S) policyholders, Allianz Life will cover the hospitalisation for the treatment of COVID-19 according to the policy benefits, terms and conditions until further notice.</p> <p>2. Additional benefits listed below:</p> <p>a) There will be no waiting period applicable to all life assureds with H&S cover.</p> <p>b) There will be no co-payment due to isolation under H&S cover.</p> <p>c) Policyholders to receive a cash allowance of RM200 per day 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>AmMetLife Insurance Berhad 1 300 88 8800 customercare@ammetlife.com www.ammetlife.com</p>	<p>1. Hospitalization and treatment at all designated government hospitals, upon diagnosis of COVID-19 for all policy holders;</p> <p>2. A lump sum RM6,000 compassionate benefit per life upon death due to COVID-19;</p> <p>3. Additional RM6,000 will be payable if the individual is a front line medical worker of a registered hospital in Malaysia;</p> <p>A lump sum of RM6,000 compassionate relief also extended to all front line medical workers regardless if they are our policy holders or not.</p>
 <p>AXA Affin Life Insurance Berhad 1 300 88 1616 claims@axa-life.com.my https://www.axa.com.my</p>	<p>1. Urgent Self-Assistance One-time cash payment equivalent to 14 days of hospitalisation Income Benefit upon policyholder confirmed diagnosed with COVID-19; and</p> <p>2. Family Assistance a) One-time cash of RM3,000 to the immediate family of policyholder who has been confirmed diagnosed with COVID-19; or b) A lump-sum of RM10,000 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>Etiqa Life Insurance Berhad 1-800-88-9998 (Healthcare) Live chat: http://www.eti.qa/livechat info@etiqa.com.my http://www.etiqa.com.my</p>	<ol style="list-style-type: none"> 1. Cash relief of RM5,000 for individual Etiqa Life policyholders who are diagnosed with Covid-19 for the period of 19 February'20 until 30th June 2020. 2. For Medical plan policyholders, Etiqa Life will pay the hospitalisation benefits as per the medical plan. If they are travelling overseas, Etiqa Life will provide coverage as per their medical plans. 3. Etiqa Life will pay the death benefits to policyholders as per their policy benefits/plans. 4. Diagnosis falls under Quarantine is not payable inclusive of its HiB claims, but in this case, we do pay for Hospital income benefit (HiB)
 <p>Gibraltar BSN Life Berhad 1300-22-6262 customerservice@gibraltarbsn.com https://www.gibraltarbsn.com</p>	<ol style="list-style-type: none"> 1. Waive the pandemic clause for hospitalization due to Coronavirus for all our customers with an existing medical plan; 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. 3. No-lapse guarantee for customers diagnosed with Covid-19.
 <p>Great Eastern Life Assurance (M) Berhad 1300-1300 88 wecare-my@greasternlife.com greasternlife.com/my</p>	<ol style="list-style-type: none"> 1. RM1 million Financial Assistance Programme to help customers who are affected by COVID-19; 2. Hospitalisation Cash Assistance of RM200 per day up to 60 days of hospitalization, upon diagnosis of COVID-19 and kept in quarantine at any of the Ministry of Health Malaysia designated hospitals; 3. A lump sum of RM20,000 death benefit per life upon death due to COVID-19; 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.

Company/Contact details	Additional Benefits
 <p data-bbox="168 284 752 419"> Hong Leong Assurance Berhad 03-7650 1288 customerservice@hla.hongleong.com.my www.hla.com.my </p>	<ol style="list-style-type: none"> <li data-bbox="786 137 2063 204">1. RM1 million Financial Assistance Programme (combined for Hong Leong Assurance and Hong Leong MSIG Takaful Berhad) to help customers who are affected by Covid-19; <li data-bbox="786 236 1827 271">2. A lump sum of RM10,000 death benefit per life upon death due to Covid-19 <li data-bbox="786 303 2069 370">3. Hospitalisation benefits of RM200 per day (up to 30 days) upon diagnosis and quarantine due to Covid-19; <li data-bbox="786 402 1984 469">4. Coverage is in addition to existing benefits i.e hospital income, daily cash allowance at Government Hospital, and 80% cashback for unutilised Room & Board Facilities. <p data-bbox="786 501 2011 568">*Coverage on first-come-first-served basis, from 28 Feb till 30 June 2020. All customers with medical coverage are eligible.</p>
 <p data-bbox="168 807 752 938"> Manulife Insurance Berhad 1300-13-2323/03-2719 9112 MYLIFE_CustomerService@manulife.com www.manulife.com </p>	<ol style="list-style-type: none"> <li data-bbox="786 679 1973 746">1. RM1 million Financial Assistance Programme to help customers who are affected by COVID- 19; <li data-bbox="786 778 2024 845">2. Hospitalisation benefits of RM200 per day (up to 30 days) upon diagnosis and quarantine due to COVID-19; <li data-bbox="786 877 1966 944">3. A lump sum RM10,000 of Compassionate Benefit to customers and/or their immediate family members upon death due to COVID-19; <li data-bbox="786 976 2040 1043">4. Additional RM5,000 will be payable if the individual is a medical staff of a registered hospital in Malaysia; an. <li data-bbox="786 1075 1984 1142">5. Waived the standard 30 days waiting period for hospitalisation due to COVID-19 for policies issued prior to 30 Jan 2020; <p data-bbox="786 1174 1955 1209">*The waiver of Waiting Period only applies to medical policies issued prior to 30 Jan 2020.</p>

Company/Contact details	Additional Benefits
 <p>MCIS Insurance Berhad 03-7652 3388 customerservice@mcis.my https://www.mcis.my/</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) Special COVID-19 coverage 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) Diagnosis Benefit of RM5,000 (upon positive diagnosis of COVID-19)</p> <p>Death Benefit of RM10,000 if the client had a positive diagnosis of COVID-19.</p>
 <p>Prudential Assurance Malaysia Berhad 03 2771 0228 customer.mys@prudential.com.my www.prudential.com.my</p>	<p>1. Special coverage of RM5,000 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>

Company/Contact details	Additional Benefits
 <p>Sun Life Malaysia Assurance Berhad 1300-88-5055 wecare@sunlifemalaysia.com www.sunlifemalaysia.com</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"> 1. RM5,000 Special Cash Benefit payment to life assured / person covered upon diagnosis of COVID-19 (applicable once only). 2. RM7,500 Special Death Benefit payment upon death of life assured / person covered due to COVID-19; or 3. RM15,000 Special Death Benefit payment upon death due to COVID-19 of life assured / person covered who contributed in the essential service industries² during the Movement Control Order. 4. RM7,500 Special Compassionate Benefit³ payment upon death of immediate family members due to COVID-19. <p><i>Notes</i></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. - or until the Relief Fund is claimed in full, whichever happens first - Both existing and new clients are eligible - No waiting period for these benefits but pre-existing condition clause still applies. <p>¹ Available from 18 March until 30 June 2020 or until the Relief Fund is claimed in full, whichever happens first ² Industries: Medical Personnel, Essential Governmental Offices, Airport Staff, Food, and Logistics ³ Applicable to immediate family members (spouse & 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"> 5. Waiver of waiting period under individual hospitalisation & surgical ("H&S") plans for confirmed cases of Covid-19. 6. For individual H&S plans, coverage is extended to treatment/consultation as an outpatient at any registered clinic or private hospital for confirmed diagnosis of Covid-19 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) 8. Priority claims processing for cases related to Covid-19 <p>Note: Sun Life does not offer any extra hospital income benefit for COVID-19.</p>

Company/Contact details	Additional Benefits
 <p>Tokio Marine Life Insurance Malaysia Bhd. 03 2603 3999 customercare@tokiomarinelife.com.my www.tokiomarine.com</p>	<ol style="list-style-type: none"> 1. RM1 million COVID-19 Financial Support Fund to help customers who are affected by COVID- 19; 2. Hospitalisation benefits of RM250 per day (up to 30 days) upon diagnosis of COVID-19 and being quarantined at any of the Ministry of Health Malaysia designated hospitals; 3. A lump sum RM10,000 of Compassionate Benefit to customers and/or their immediate family members upon death due to COVID-19; 4. Additional RM10,000 will be payable if the individual is a front-line medical staff of a registered hospital in Malaysia; <p>These additional benefits are open to all individual life policy holder. It will be offered until 30 June 2020.</p>
 <p>Zurich Life Insurance Malaysia Berhad 1-300-888-622 CallCentre@zurich.com.my https://www.zurich.com.my /</p>	<p>Our position on 20 March for Covid-19 cases:</p> <ol style="list-style-type: none"> 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 2. Death benefits included in our base plans cover Covid-19 cases 3. Covid-19 claims will be expedited and analysed individually <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.