Persatuan Insurans Hayat Malaysia
Life Insurance Association of Malaysia

Malaysian Takaful Association

Frequently Asked Questions (FAQs) on Deferment of Premium/ Contribution Payment for Life Insurance/ Family Takaful due to COVID-19

Soalan-soalan Lazim mengenai Penangguhan Bayaran Premium / Sumbangan untuk Insurans Hayat / Takaful Keluarga akibat COVID-19

	Question	Answer
1.	What is deferment of premium/ contribution payment for Life Insurance/ Family Takaful due to COVID-19? *Apakah yang dimaksudkan penangguhan bayaran premium pelan Insuran Hayat / sumbangan pelan Takaful Keluarga akibat COVID-19?*	It is a grace period of 90 days granted by Life Insurers and Family Takaful Operators to pay any premium or contribution subject to terms and conditions by each Life Insurer or Family Takaful Operator. *Penangguhan bayaran Premium Pelan Insuran Hayat / Sumbangan Pelan Takaful Keluarga bermaksud penangguhan untuk membayar premium / sumbangan untuk tempoh 90 hari tertakluk kepada terma dan syarat-syarat syarikat insurans atau pengendali Takaful Keluarga.*
2.	Who are entitled for this deferment of premium/ contribution payment due to COVID-19? *Siapakah yang akan diberikan penangguhan bayaran premium / sumbangan akibat COVID-19 ini?*	Policyholders / Certificate holders who are affected[1] directly by the COVID-19 are entitled for the deferment of premium/ contribution payment. This applies to all policies/ certificates where premium/ contribution is due on 18 March 2020 to 31 December 2020. Policyholders / Certificate holders must directly contact your respective Life Insurer or Family Takaful Operator for further details on your eligibility for the deferment of premium/ contribution payment.

	Question	Answer
		[1] Refers to individuals who have been infected, home quarantined (mandatory)) or suffered a loss of income; and small and medium enterprises (SMEs) which have suffered a loss of income, as a result of the economic impact of the COVID-19 situation. Examples of events that lead to such loss of income include retrenchment, shorter working hours and salary or commission reductions for individuals; and loss of business income for self-employed and SMEs Pemegang polisi / pemegang sijil yang terjejas[1] secara langsung akibat COVID-19 akan diberikan penangguhan bayaran premium / sumbangan. Penangguhan ini boleh diguna pakai bagi pembayaran premium/ sumbangan untuk polisi/ sijil pada 18 Mac 2020 sehingga 31 Disember 2020.Pemegang polisi / pemegang sijil diminta untuk menghubungi terus syarikat insurans atau pengendali Takaful Keluarga masing-masing untuk maklumat lanjut tentang kelayakan penangguhan pembayaran premium insurans / sumbangan Takaful. *[1] Merujuk kepada individu yang telah dijangkiti, rumah dikuarantin atau mengalami kehilangan pendapatan; dan perusahaan kecil dan sederhana (PKS) yang mengalami kehilangan pendapatan, akibat daripada kesan ekonomi situasi COVID-19. Contoh-contoh peristiwa yang menyebabkan kehilangan pendapatan termasuk pemberhentian pekerja, waktu kerja yang lebih pendek dan pengurangan gaji atau komisen bagi individu; dan kehilangan pendapatan perniagaan untuk bekerja sendiri dan PKS.*
3.	Do I need to apply? *Adakah saya perlu untuk memohon?*	Yes. Policyholders / Certificate holders need to apply for the deferment from your respective Life Insurer or Family Takaful Operator. You can start to apply for the deferment of premium contribution / payment from 1 April 2020 to 31 December 2020.

	Question	Answer
		Pemegang polisi / Peserta Takaful perlu membuat permohonan penangguhan daripada syarikat insurans atau pengendali Takaful Keluarga mereka. Anda boleh buat permohonan untuk penangguhan bayaran premium / sumbangan mulai dari 1 April 2020 hingga 31 Disember 2020.
4.	When is the deferment period? *Bilakah tempoh penangguhan bayaran?*	The deferment of premium/ contribution payment of 90 days will be given from the last premium / contribution due date once approved by the insurer/takaful operator. *Penangguhan bayaran premium / sumbangan 90 hari akan diberikan dari tarikh akhir premium/ sumbangan perlu dibayar setelah mendapat kelulusan oleh syarikat insurans / pengendali takaful.*
5.	How will this benefit policyholders / certificate holders? *Bagaimana ianya boleh memberi manfaat kepada pemegang polisi / pemegang sijil?*	Policyholders / Certificate holders are entitled for this deferment of premium/ contribution payment due to COVID-19 through mechanism such as no-lapse guarantee, an extension of grace period or any other means that maintain the policy/certificate intact during the deferment period. *Pemegang polisi / pemegang sijil diberikan penangguhan dari membayar premium / sumbangan akibat COVID-19 melalui mekanisme seperti jaminan polisi / sijil tidak luput, lanjutan tempoh tangguh atau apa-apa cara lain yang boleh mengekalkan polisi/ sijil sentiasa berkuatkuasa sepanjang tempoh penangguhan.*

	Question	Answer
6.	What happens if policyholder / certificate holder dies within the deferment of 90 days? *Apa yang berlaku jika pemegang polisi / pemegang sijil meninggal dunia dalam tempoh 90 hari penangguhan?*	In the event of death occurs within the deferment period, the claim payable will be deducted by the total outstanding premium / contribution including the amount due within the deferment period (plus any other deductible based on the terms of the policies / certificates). *Sekiranya berlaku kematian dalam tempoh penangguhan, tuntutan yang perlu dibayar akan ditolak oleh jumlah premium / sumbangan tertunggak termasuk amaun yang kena dibayar dalam tempoh penangguhan (termasuk sebarang potongan yang lain tertakluk kepada terma polisi / sijil).*
7.	If I am currently using automatic deduction from my salary or via direct debit, do I need to cancel them? *Sekiranya, saya menggunakan khidmat potongan gaji atau debit langsung, adakah saya perlu membuat pembatalan?*	Yes, the automatic deduction will continue as usual. If Policyholders / Certificate holders wish to cancel them, they must directly contact their respective Life Insurer or Family Takaful Operator. *Ya, kaedah potongan secara automatik akan diteruskan jika tidak dibatalkan. Jika pemegang polisi / pemegang sijil berhasrat untuk membatalkannya, sila hubungi terus syarikat insurans atau pengendali Takaful Keluarga masing-masing.*
8.	Will the term of my policy / certificate be extended from this deferment measure? *Adakah tempoh polisi / sijil saya akan dilanjutkan kesan dari penangguhan ini?*	It is advisable for Policyholders / Certificate holders to contact their respective Life Insurer or Family Takaful Operator for further details. *Pemegang polisi / pemegang sijil dinasihatkan untuk menghubungi syarikat insurans atau pengendali Takaful Keluarga masing-masing.*
9.	Can the 90 days grace period be applied to policyholders / certificate	The grace period of 90 days is applicable to policyholders / certificate holders who do not have outstanding premiums /

	Question	Answer
	holders who have outstanding premiums before the commencement of the deferment period? *Adakah tempoh penangguhan 90 hari ini boleh diaplikasikan kepada pemegang polisi / pemegang sijil yang mempunyai tunggakan premium/ sumbangan sebelum tempoh penangguhan dilaksanakan?*	contributions at the time of application and the insurance policy / Takaful certificate has not lapsed. For investment-linked policies / certificates, the affected policyholders / certificate holders who have been granted the deferment measure will receive a 90 days no lapse guarantee if the policy / certificate account value is insufficient to pay cost of insurance / tabarru' and other charges. *Tempoh penangguhan 90 hari ini adalah terpakai kepada pemegang polisi / pemegang sijil yang tidak mempunyai tunggakan premium / sumbangan semasa permohonan dibuat dalam masa penangguhan dan polisi / sijil tidak luput. Bagi pelan berkaitan pelaburan, pemegang polisi / peserta Takaful yang berkenaan yang akan diberikan langkah penangguhan ini akan menerima jaminan polisi / sijil tidak luput selama 90 hari jika nilai akaun tidak mencukup untuk membayar kos insurans / tabarru' dan caj-caj lain.*
10.	Will there be any administrative charges or interest charges be imposed during the deferment period? *Adakah kos pentadbiran dikenakan sepanjang tempoh penangguhan bayaran premium / sumbangan tersebut?*	No. Administrative charges or interest charges will not be imposed throughout the deferment period. *Tidak. Kos pentadbiran atau kadar faedah tidak akan dikenakan sepanjang tempoh penangguhan.*