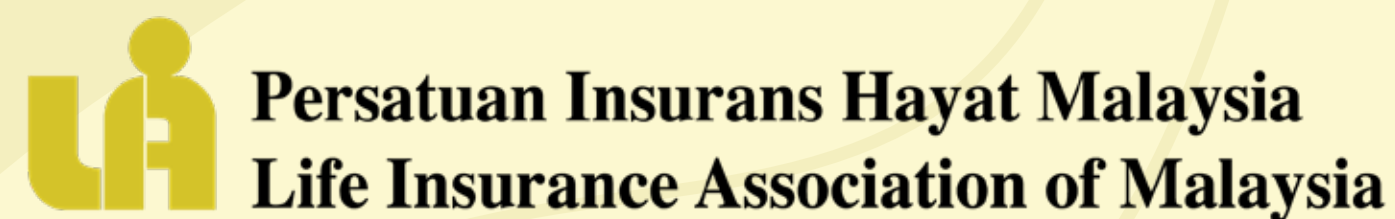


# **#AmbilTau BarulahTau**

An initiative by:



## #AmbilTauBarulahTau

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If you don't find out, then you'll never know.

Inspired by a popular Malay proverb, “Tak Kenal, Maka Tak Cinta”, which means, you will never fall in love with someone until you get to know him/her. Let's get started to know your coverage, be informed and be responsible for your Medical and Health Insurance/Takaful (MHIT) policy/certificate.





# **#AmbilTau** **BarulahTau**



## 1. Why is Medical and Health Insurance/Takaful (MHIT) important?



### Financial Safety Net

Ensuring you and your family have a secured life if unfortunate events happen.

### Safeguarding policy/certificate holders

Receive adequate and timely medical care with comprehensive medical coverage.

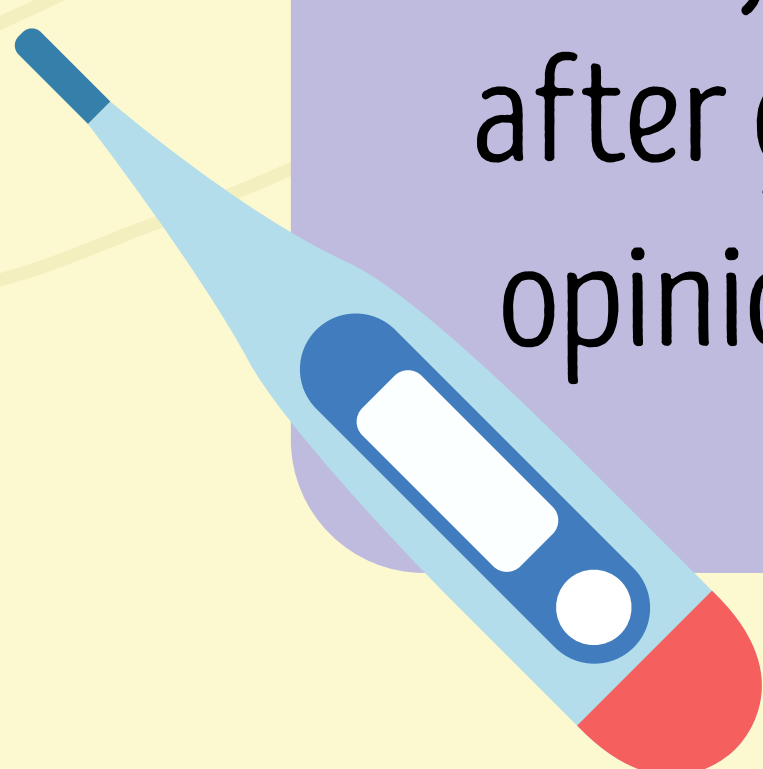


### Obtain the most suitable medical treatment

Ability to receive the best referral after gathering different medical opinions from different doctors.

### Covering Medical Cost

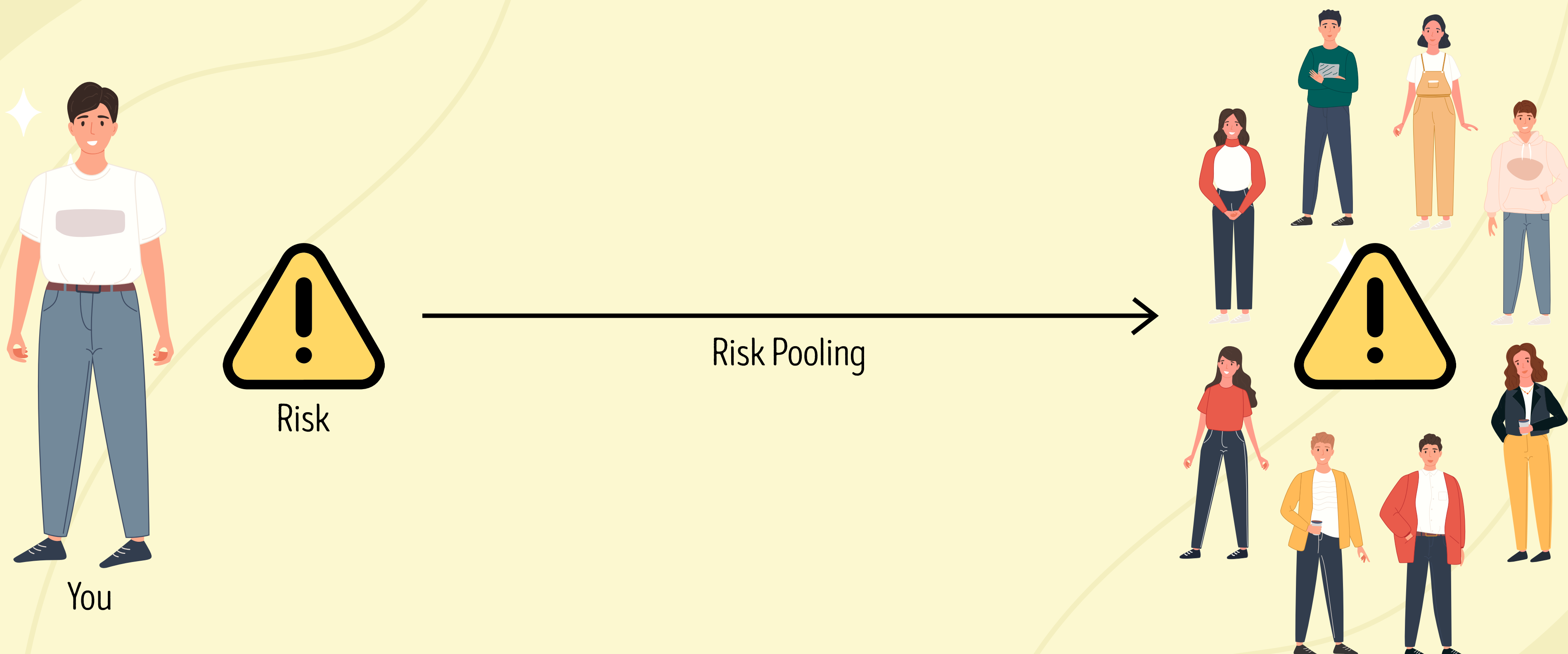
Ability to access the medical care in a timely manner while cushioning the effects of medical inflation.





## 2. How does Medical and Health Insurance/Takaful (MHIT) work?

The insurance and takaful industry runs on Risk Pooling concept



Risk pooling is an equal sharing of financial risks among policy/certificate holders to a common pool.

The funds will be used to pay medical costs for members of the pool.

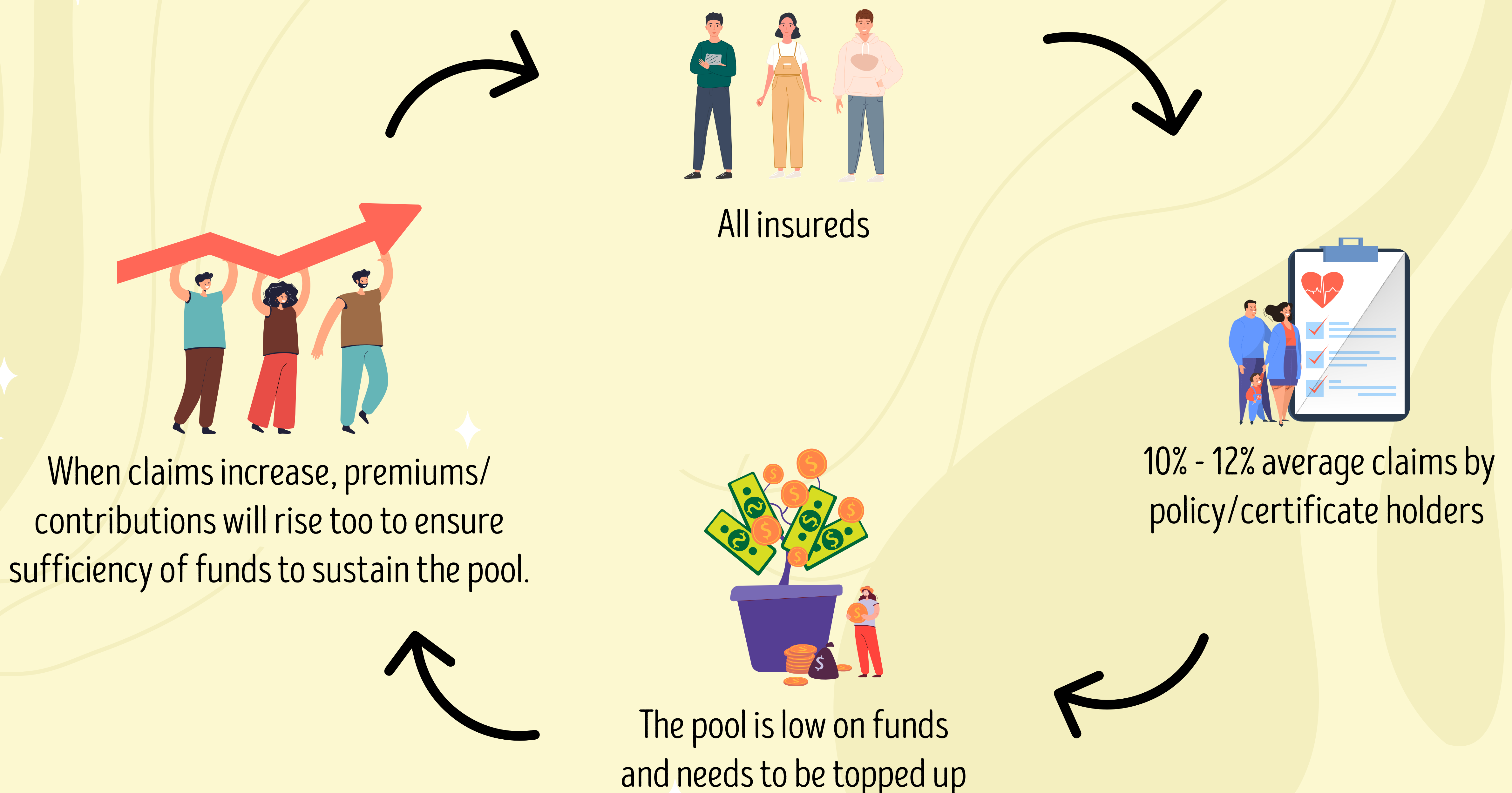




### 3. Does a bigger pool mean cheaper premiums/contributions?

Not necessarily...

The key determining factor for premiums/ contributions is the average healthcare cost incurred by the policy/certificate holders in the pool. Typically 10% - 12% policy/certificate holders make hospitalisation claims.





#### 4. Testimonials from the policy/certificate holders:

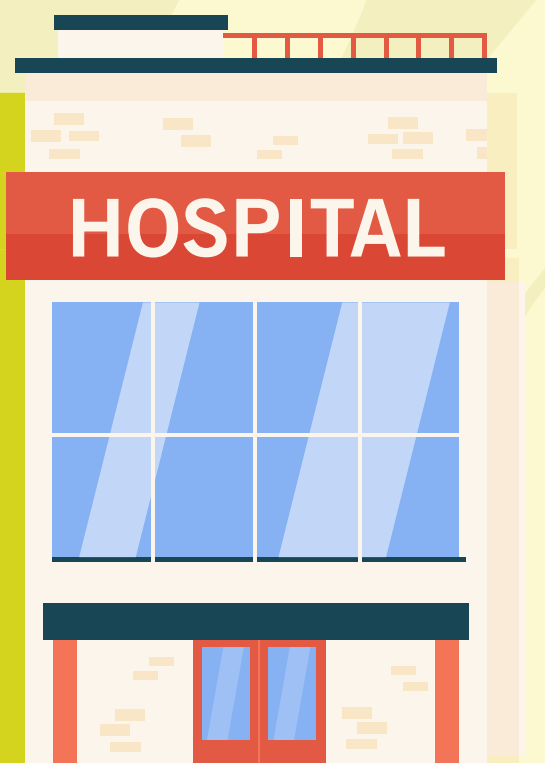


“Medical coverage ensures financial security for me and my family should anything unfortunate happen.” Puan Zaleha, 33, Bank Executive

“Glad that I have medical coverage, I can access to the most advanced medical treatment.” Madam Wong, 68, Retiree



“Thanks to my helpful agent, my hospital admission and discharge journeys were smooth and worry-free.” Encik Iqbal, 28, Graphic Designer



“I'm never in doubt about my medical coverage and claiming procedure. Before signing off my policy, my dedicated agent explained the Product Disclosure Sheet (PDS) to me in great detail so I understand my coverage comprehensively.”

Mr. Muthu, 42, Engineer

