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HongLeong MSIG Takaful

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HLM Takaful Contribution Payment Relief Programme

A 90-day Contribution Payment Relief Period with regards to COVID-19 or Movement Control Order (MCO)

Frequently Asked Questions (FAQs)

Question 1

What is HLM Takaful Contribution Payment Relief Programme?

*This is a programme which allows you to defer your Takaful certificate contribution payment(s) for a period of **90 days** while continue to enjoy the coverage provided by HLM Takaful.*

*However, this programme will only be **activated upon the approval of your application.***

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Question 2

Am I eligible to apply for HLM Takaful Contribution Payment Relief Programme?

*You are eligible to apply for this programme if you are a **HLM Takaful certificate holder** who is **financially affected*** by the COVID-19 threat or the Movement Control Order (MCO).*

*However, you have to ensure that your certificate is **inforce**, **not under grace period (on contribution holiday)** and there is **no outstanding contribution** at the time of application.*

**individuals who have been infected, home quarantined 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.*

Question 3

When will the HLM Takaful Contribution Payment Relief Programme start?

*This programme starts from **1 April 2020 until 31 December 2020** (inclusive of both the dates)*, in which the period of contribution payment relief should not exceed 90 days from the date of approval.*

Example:

- *Submission of Contribution Payment Relief Application: 21 April 2020 (with contribution due on **10 April 2020**)*
- *Approval of Contribution Payment Relief Application: 23 April 2020*
- *Contribution Payment Relief Period Ends: **9 July 2020***

with contributions due on 18 March 2020 to 31 December 2020

Question 4

If I am currently using automatic deduction from my salary or debit/credit card, do I need to cancel it?

Yes. The automatic deduction will ***continue*** *as usual. You are required to directly contact us at ReachUs@takaful.hongleong.com.my should you wish to cancel it.*

Question 5

How should I apply for HLM Takaful Contribution Payment Relief Programme?

You can apply for this programme through:

a. **HLM Takaful Website at www.hlmtakaful.com.my/Contact-Us/Reach-Us.aspx*
b. **HLM Takaful Customer Service Team at ReachUs@takaful.hongleong.com.my or +603-7650 1800*
c. *Your Servicing Agent*

We will process your application within 2 working days upon receipt of full documentation. You will then receive a ***notification email*** *on your application status.*

Please state the subject title as* *< Application for HLM Takaful Contribution Payment Relief Programme: Certificate No.: xxxxxx>*** *for easy reference.*

Question 6

What are the supporting document(s) that I need to get ready with for the application?

You are required to provide the document(s) below (if relevant) upon the request from our Customer Services team for the application approval:

i. Letter from the medical practitioner confirming on the Covid-19 infection; and/or
ii. Letter of salary reduction/termination; and/or
iii. Letter or notice of closure for non-essential businesses; and/or
iv. Bank statements (for December 2019, Jan 2020 and the latest 3 months); and/or
v. Other relevant proof or documents to substantiate that you are affected such as termination of employment letter, salary deduction letter or stop of business order

Question 7

Will the contribution payments be waived after the approval of my application for this programme?

No. HLM Takaful Contribution Payment Relief Programme is ***NOT*** *waiving your contribution payments.*

In fact, this programme allows you to defer your Takaful certificate contribution payment(s) for a period of ***90 days*** *while keeping your certificate(s) intact as per the original certificate terms and conditions.*

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Question 8

What happens if I (Person Covered) am admitted to the hospital or die during this contribution payment relief period?

In the event of admission or death that occurs within this 90-days contribution payment relief period, the ***claims payable* will be deducted by the total outstanding contribution*** *including the amount due within the contribution payment relief period.*

However, if the claim payable is lesser than the total outstanding contribution amount, no claim amount will be paid.

**subject to certificate terms and conditions*

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Question 9

Will there be any charges imposed to my certificate during this contribution payment relief period?

There will be ***NO*** *additional charges imposed to your certificate.*

Note:
For ILP certificate, the certificate charges (including administrative fee & tabarru) will continue to charge according to the charge due date if there is sufficient account value (fund value) in the certificate.

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Question 10

I have already paid my contribution due from 18 March 2020 to 31 December 2020. Can I request for a refund and apply for the contribution payment relief?

No. *There will be no refund if the contribution due has already been paid.*

Question 11

Will HLM Takaful charge my total outstanding due if my certificate was originally signed up with direct debit or Credit Card Standing Instruction (CCSI)?

*For **CCSI**, we will charge your credit card for the total of 3 months outstanding contribution after the contribution payment relief period. You do not need to resubmit the auto deduction request as we will update for you **automatically** after the 3 months of relief period.*

*For **Direct Debit**, you are required to pay us the total **3 months outstanding contribution first** before we can reactivate your direct debit arrangement.*

Question 12

What happens if I am still not able to pay my contribution after the contribution payment relief period?

Your certificate will lapse if the certificate does not have enough cash value or account value (fund value) to support the contribution due or tabarru charge due.

You can request for ***reinstatement*** *without underwriting evidence by paying total outstanding contributions within 30 days after the expiry of the contribution payment relief period.*

Note: Contribution payment relief is NOT waiver of contribution.

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Question 13

Can I pay the outstanding contribution partially during or after the contribution payment relief period?

***No**. You are required to settle the total outstanding contribution due **upon** the expiry of the contribution payment relief period.*

Question 14

My Takaful certificate has lapsed 1 month ago. Am I still eligible to apply for this programme?

Yes. You are required to reinstate your certificate prior to the application for the HLM Takaful Contribution Payment Relief Programme as it is ***ONLY*** *eligible for those who are with inforce certificate(s).*

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Question 15

I have a total of 3 HLM Takaful certificates. Will the programme extend to all of my certificates once the application is approved?

*Yes. It is subject to your certificates status (i.e. all **inforce** at the point of application).*

You are required to state all the related certificates details upon the application for our approval processes.

Question 16

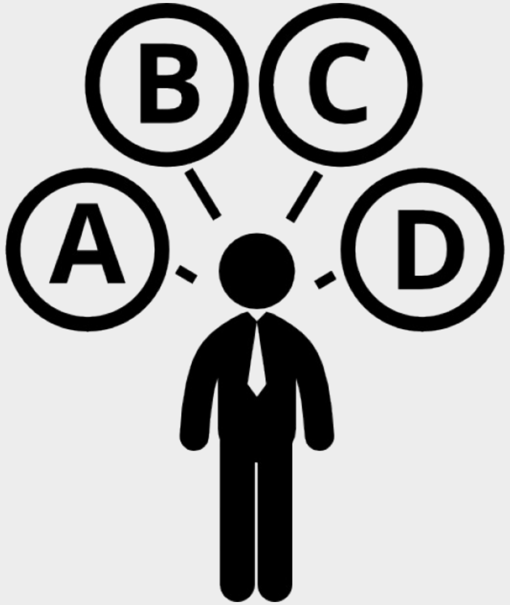
Besides contribution payment relief, what other measures HLM Takaful is offering me as I am affected by COVID-19?

You can consider other options like adjusting:

a. the sum covered and/or benefits from your certificate(s)
b. the contribution structure (i.e. payment frequency/mode and/or target contribution amount)

to enable you to continue to meet your contribution payments and maintain your certificate(s).

However, you are encouraged to consult your servicing agent for appropriate advice before making any changes to your certificate.



Question 17

Who should I refer to if I need further assistance or clarification on HLM Takaful Contribution Payment Relief Programme?

*Please approach your **HLM Takaful servicing agent** or our **Customer Service personnel** at +603-7650 1800 or ReachUs@takaful.hongleong.com.my should you need further clarification on this programme.*

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Program Penangguhan Bayaran Sumbangan HLM Takaful

Satu Program Penangguhan Bayaran Sumbangan Selama 90 Hari Akibat COVID-19 Atau Perintah Kawalan Pergerakan (PKP)

Soalan-soalan Lazim

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Soalan 1

Apakah itu Program Penangguhan Bayaran Sumbangan HLM Takaful?

Ini adalah satu program yang membenarkan (pemegang sijil) untuk menangguhkan pembayaran sumbangan sijil Takaful mereka selama ***90 hari****. Sepanjang tempoh ini, kami juga akan menyediakan perlindungan takaful untuk anda.*

Program ini ***TIDAK*** *berkuatkuasa secara automatik. Program ini hanya boleh berkuatkuasa jika permohonan anda* ***DILULUSKAN****.*

Soalan 2

Adakah saya layak untuk memohon Program Penangguhan Bayaran Sumbangan HLM Takaful?

*Ya. Anda layak untuk memohon program ini jika anda seorang **pemegang sijil HLM Takaful** yang terkesan kemampuan kewangan* akibat daripada COVID-19 atau Perintah Kawalan Pergerakan (PKP).*

*Sila pastikan sijil takaful anda masih **berkuatkuasa (inforce)**, **bukan dalam tempoh penangguhan (not on contribution holiday)** dan **tiada sumbangan takaful tertunggak** pada masa permohonan.*

**Individu yang telah dijangkiti, dikuarantin dirumah atau mengalami kehilangan pendapatan; dan perusahaan kecil dan sederhana (PKS) yang mengalami kehilangan pendapatan, akibat daripada kesan ekonomi situasi COVID-19. Contoh-contoh 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.*

Soalan 3

Bilakah Program Penangguhan Bayaran Sumbangan HLM Takaful berkuatkuasa?

*Program bermula dari **1 April 2020 sehingga 31 Disember 2020** (termasuk kedua-dua tarikh)*. Tempoh penangguhan pembayaran sumbangan tidak boleh melebihi 90 hari daripada tarikh kelulusan permohonan.*

Contoh:
- *Tarikh Permohonan Program: 21 April 2020 (tarikh sumbangan takaful yang perlu dibayar **10 April 2020**)*
- *Kelulusan Permohonan: 23 April 2020*
- *Tarikh Luput Program: **9 Julai 2020***

****sumbangan takaful yang perlu dibayar dalam tempoh 18 Mac 2020 sehingga 31 Disember 2020***

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Soalan 4

Saya menggunakan kaedah pemotongan secara automatik daripada gaji atau ‘direct debit’ untuk pembayaran sumbangan. Jika layak, perlukah saya batalkan kaedah ini?

Ya. *Sila e-mel ReachUs@takaful.hongleong.com.my jika ingin membatalkan kaedah ini.*

Soalan 5

Bagaimanakah untuk memohon Program Penangguhan Bayaran Sumbangan HLM Takaful?

Anda boleh memohon melalui saluran-saluran ini.

a. **Laman web HLM Takaful di www.hlmtakaful.com.my/Contact-Us/Reach-Us.aspx*
b. **Khidmat Pelanggan HLM Takaful di ReachUs@takaful.hongleong.com.my atau +603-7650 1800*
c. *Ejen HLM Takaful anda*

*Anda akan menerima **e-mel notifikasi** mengenai status permohonan anda.*

Sila nyatakan dalam 'Subject Title' **<Application for HLM Takaful Contribution Payment Relief Programme: Certificate No. xxxxx>*

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Soalan 6

Apakah dokumen-dokumen diperlukan untuk permohonan program ini?

Sila sertakan dokumen-dokumen seperti dibawah (jika berkaitan) untuk wakil perkhidmatan pelanggan kami semasa anda memohon untuk menyertai program ini:

i. Surat doktor mengesahkan jangkitan COVID-19; dan/atau
ii. Surat pengurangan gaji/berhenti; dan/atau
iii. Surat penutupan bagi perkhidmatan bukan penting; dan/atau
iv. Penyata bank (untuk Disember 2019, Januari 2020 dan 3 bulan yang terdekat); dan/atau
v. Bukti atau dokumen lain yang berkaitan

Soalan 7

Adakah pembayaran sumbangan akan dikecualikan selepas permohonan saya diluluskan?

***Tidak**. HLM Takaful tidak mengecualikan pembayaran sumbangan anda.*

Anda dikehendaki membayar sumbangan takaful anda selepas Perintah Kawalan Pergerakan (PKP) tamat. HLM Takaful akan menyesuaikan semula pembayaran-balik sumbangan anda berdasarkan status kemampanan sijil anda.

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Soalan 8

Apakah yang akan berlaku jika saya (Orang Dilindungi) dimasukkan ke hospital atau meninggal dunia dalam tempoh program ini?

*Sekiranya kematian atau kemasukan hospital berlaku dalam tempoh Program Penangguhan Bayaran Sumbangan HLM Takaful, **tuntutan berkenaan* akan ditolak** oleh jumlah sumbangan takaful tertunggak (termasuk jumlah sumbangan takaful yang perlu dibayar dalam tempoh program ini).*

Walau bagaimanapun, jika tuntutan anda adalah kurang daripada jumlah sumbangan takaful tertunggak, tiada tuntutan akan dibayar.

** tertakluk kepada terma dan syarat sijil takaful*

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Soalan 9

Apakah caj/bayaran yang akan dikenakan ke atas sijil takaful saya semasa tempoh Program Penangguhan Bayaran Sumbangan HLM Takaful ini?

__TIADA__ caj/bayaran tambahan dikenakan ke atas sijil takaful anda.

Nota:
Untuk sijil ILP, bayaran sijil (termasuk yuran pentadbiran & tabarru) akan terus dikenakan mengikut tarikh tunggakan jika nilai akaun (fund value) sijil takaful adalah mencukupi.

Soalan 10

Saya telah membayar sumbangan takaful saya bagi tempoh 18 Mac 2020 - 31 Disember 2020. Bolehkah saya meminta bayaran balik (refund) dan memohon program ini?

Tiada *bayaran balik jika sumbangan takaful anda telah dibayar pada masa permohonan.*

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Soalan 11

Adakah HLM Takaful akan menolak jumlah sumbangan takaful tertunggak jika sijil takaful saya pada asalnya mendaftar dengan pengendali *Direct Debit atau Credit Card Standing Instruction (CCSI)*?

*Untuk **CCSI**, kami akan menolak jumlah sumbangan takaful tertunggak 3 bulan daripada kad kredit anda selepas tempoh program tamat. Anda tidak perlu memohon semula arahan penolakan CCSI ini kerana kami akan mengemas kini secara automatik.*

*Untuk **Direct Debit**, anda dikehendaki membayar sumbangan takaful tertunggak 3 bulan terlebih dahulu sebelum kami dapat mengaktifkan semula arahan Direct Debit anda.*

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Soalan 12

Apakah yang akan berlaku jika saya masih tidak dapat membayar sumbangan takaful saya selepas tempoh program tamat?

Sijil takaful anda akan luput jika tidak mempunyai nilai tunai atau nilai akaun (fund value) yang mencukupi untuk menampung sumbangan tabarru.

*Anda boleh **menguatkuasakan semula (reinstate)** sijil takaful anda tanpa bukti pengunderaitan dengan membayar jumlah caruman tertunggak dalam tempoh 30 hari selepas tamat tempoh program.*

Nota: Program Program Penangguhan Bayaran Sumbangan HLM Takaful tidak mengecualikan pembayaran sumbangan anda.

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Soalan 13

Bolehkah saya membayar sebahagian sumbangan takaful tertunggak semasa atau selepas tempoh program penangguhan bayaran sumbangan ini?

Tidak. *Anda dikehendaki membayar keseluruhan jumlah sumbangan takaful tertunggak sebaik sahaja tempoh program ini tamat.*

Soalan 14

Sijil Takaful saya sudah luput selama 1 bulan. Adakah saya layak untuk memohon program ini?

Ya. Anda hendaklah menguatkuasakan semula (reinstate) sijil takaful anda sebelum memohon.

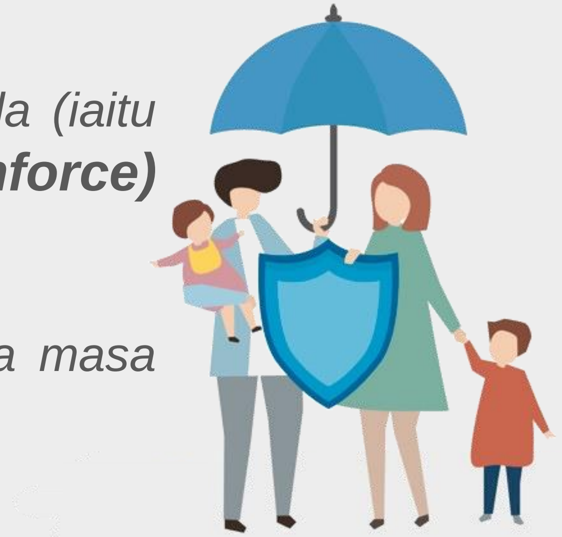
Program ini ***hanya*** *untuk pemegang polisi HLM Takaful yang masih berkuatkuasa (inforce).*

Soalan 15

Saya mempunyai sejumlah 3 Sijil HLM Takaful. Adakah semua sijil saya layak di bawah program ini?

Ya*. Ini tertakluk kepada status sijil takaful anda (iaitu semua sijil mestilah* ***berkuatkuasa (inforce) semasa permohonan****).*

Sila menyatakan butiran sijil takaful anda pada masa permohonan.



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Soalan 16

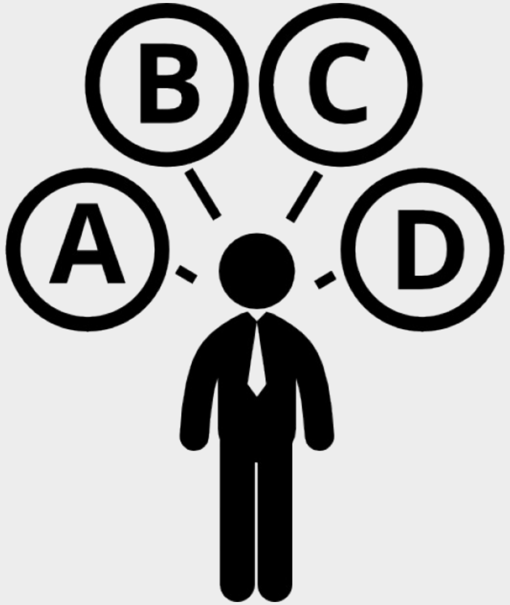
Selain daripada penangguhan bayaran sumbangan takaful, apakah pilihan lain yang ditawarkan oleh HLM Takaful untuk membantu saya?

Anda boleh mempertimbangkan pilihan lain seperti melaraskan:

a. jumlah perlindungan (sum covered) dan/atau faedah sijil takaful anda
b. struktur sumbangan takaful (frekuensi pembayaran, cara pembayaran dan/atau jumlah sumbangan takaful)

bagi mengekalkan sijil takaful anda.

Walau bagaimanapun, anda digalakkan untuk menghubungi ejen HLM Takaful anda untuk cadangan yang sesuai sebelum membuat apa-apa perubahan pada sijil takaful anda.



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Soalan 17

Siapakah saya perlu menghubungi untuk lebih informasi mengenai Program Penangguhan Pembayaran Sumbangan HLM Takaful?

Sila hubungi ***ejen HLM Takaful*** *anda atau* ***wakil perkhidmatan pelanggan*** *kami di +603-7650 1800 atau ReachUs@takaful.hongleong.com.my jika anda memerlukan penjelasan yang lebih lanjut mengenai program ini.*

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