

FAQ's

Takaful *myCI* Cover



TAKAFULmalaysia

GENERAL INFORMATION

1) What is Takaful *myCI* Cover?

It is a standalone critical illness takaful plan that pays the sum covered upon diagnosis of any of the 39 covered critical illnesses during the term of coverage.

2) Who is this plan suitable for?

Takaful *myCI* Cover is generally suitable for people who are looking for a critical illness protection at an affordable contribution. The plan's benefit payout can be used to pay the cost of medical care and manage regular expenses during the difficult time.

3) How much cover do I need?

The coverage that you need depends on your budget and financial needs. You can determine the amount of coverage you need by using the self-assessment tool provided [here](#). Please note that the maximum coverage for this plan is RM300,000.

4) What is the coverage term of this plan?

The coverage term of this plan is either 10 or 20 years.

5) Who can apply for this plan?

This plan is offered to Malaysians aged 19 to 45 years old next birthday.

6) Can I enrol another person for this plan?

No, you may only apply this plan for yourself.

7) Do I need to undergo any medical check-up?

No, all you need to do is to complete the application form and answer a few health questions truthfully.

8) Can I apply for this plan from your intermediaries?

No, this plan is distributed without any intermediaries. You can walk in to any of our Takaful *myCare* Centres nearest to you to apply for this plan.

9) How can I apply for Takaful *myCI* Cover?

You can download the application form [here](#) and submit together with the supporting documents to any of our Takaful *myCare* Centres nearest to you.

10) Can I be covered under more than one Takaful *myCI* Cover plan?

No, one person can only be covered under one Takaful *myCI* Cover certificate.

11) How will I know if my application is approved or rejected?

We will notify you the status of your application via email.

12) When will my coverage begin?

Your coverage will take effect upon our approval of your application and successful payment of the first contribution via credit / debit card. The effective date will be stated in your e-Certificate.

13) When will I receive my certificate?

Upon your successful application with contribution payment, we will email you the e-Certificate based on the email address provided in your application form and a link to download the Certificate Wording for the terms and conditions of this plan. You may click [here](#) to view the Certificate Wording of this plan.

BENEFITS

14) What is covered under this plan?

This plan pays a lump sum benefit if you're diagnosed with one of the 39 covered critical illnesses / conditions during the coverage term. You must survive for at least thirty (30) days from the date of diagnosis of the critical illness before the benefit is payable under this plan.

15) What is the coverage amount that I can choose from?

The minimum basic coverage amount is RM50,000. You may choose any amount in multiples of RM10,000 (i.e. RM50,000, RM60,000, RM70,000, etc.), subject to a maximum of RM300,000.

16) Is there any cash value under this plan?

No, there is no cash value under this plan.

17) Is there any maturity benefit under this plan?

No, there is no maturity benefit under this plan.

18) Under what circumstances will my coverage be terminated?

Please refer to the Certificate Wording by clicking [here](#) under the Termination clause.

FEES AND CHARGES

19) How much contribution do I need to pay?

The contribution amount depends on your entry age, gender, coverage term and sum covered. You must ensure that the contribution payable for this plan is within your budget.

20) What is the contribution payment term?

The contribution payment term for this plan is either 10 or 20 years, depending on your coverage term.

21) What are the payment methods allowable for this plan?

The contribution payment methods accepted by us are credit and debit cards only. If you are making payment by debit card, please take note that opt-in from cardholders to the bank is required to ensure that the subsequent contribution deductions are successful for continuous coverage.

22) Can I change my payment mode?

No, all contributions must be paid by annual mode only.

23) Will there be any increase in contribution during the coverage term?

The contributions are fixed but the contribution rates are not guaranteed. We reserve the right to revise the contributions by giving you 30 days' prior notice before the next certificate anniversary.

24) How do I pay my renewal contribution?

We will automatically deduct your yearly renewal contribution from your credit/debit card registered with us within 30 days from the contribution due date.

25) Is there any grace period for subsequent payments?

A 30 days grace period is granted from each contribution due date. If the contribution remains unpaid at the end of the grace period, your certificate will lapse and void.

25) Is Service Tax applicable for this plan?

No, the Service Tax is not applicable for this plan.

26) Can I get tax relief under this plan?

Yes, you may qualify for income tax relief, subject to the approval of Inland Revenue Board.

CERTIFICATE SERVICING AND ENDORSEMENT

28) Can I request to change my sum covered after my certificate is issued?

No, change of sum covered is not allowed after the certificate is issued.

29) Can I change the coverage term after my certificate is issued?

No, change of coverage term is not allowed after the certificate is issued.

30) Can I change my credit card details?

Yes, you can download the form [here](#) and submit to us via email at csu@takaful-malaysia.com.my or walk in to any of our Takaful myCare Centres nearest to you.

31) Can I change my email address?

Yes, you can send us an email at csu@takaful-malaysia.com.my to inform us regarding the change of your email address.

32) Will I get a refund if I cancel my certificate?

If you cancel within the 15 days free-look period from the delivery of your e-Certificate, the total contribution that you have paid will be refunded.

However, if you cancel after the 15 days free-look period, you will not be entitled to any refund of contribution or cash value. Your coverage will cease on the next contribution due date where you do not require to make further contributions.

33) How do I update my bank account details for e-payment?

You can download the form [here](#) and submit to us via email at csu@takaful-malaysia.com.my or walk in to any of our Takaful myCare Centres nearest to you.

34) How do I submit my request for cancellation or termination?

You can download the form [here](#) and submit to us via email at csu@takaful-malaysia.com.my or walk in to any of our Takaful myCare Centres nearest to you.

35) My certificate is lapsed. Can I reinstate my certificate?

Yes. The reinstatement is allowed within 6 months from the lapse date. You will need to submit the reinstatement request by completing the application form [here](#) and pay all outstanding contributions. However, the acceptance of your reinstatement request is subject to the health underwriting at the time of your request.

36) How do I make a nomination for this plan?

You are advised to complete the nomination details in the application form. Alternatively, please complete the nomination form [here](#) and submit to us via email at csu@takaful-malaysia.com.my or walk in to any of our Takaful myCare Centres nearest to you.

37) Who should I contact for certificate servicing and enquiries?

For assistance and enquiries, please contact our Customer Service at 1-300 88 252 385 during office hours or you can email us at csu@takaful-malaysia.com.my. You may also walk in to any of our Takaful myCare Centres nearest to you.

38) Where can I find the list of Takaful myCare Centres?

Please refer to our list of Takaful myCare Centres [here](#).

CLAIM PROCEDURES AND EXCLUSIONS

39) How do I make a claim?

Please click [here](#) for the claims guide.

40) What are the exclusions under this plan?

Please refer to the Certificate Wording by clicking [here](#) for the list of exclusions under this plan.

41) What is the waiting period under this plan?

Nature of Claim	Waiting Period
Cancer	60 days from the effective date or reinstatement date; whichever is later
Critical illnesses other than cancer	30 days from the effective date or reinstatement date; whichever is later
Pre-existing illness	Not covered

42) How many times can I claim under the critical illness cover?

It depends on the type of the critical illness that you were diagnosed. For angioplasty and other invasive treatments for coronary artery disease, the amounts payable are 10% of the sum covered, subject to a maximum amount of RM25,000. For other critical illness claim, a lump sum payout will be payable up to the sum covered of your plan.

43) Am I covered outside Malaysia?

Yes, the coverage offered under this plan is applicable worldwide, subject to the terms and conditions in the [Certificate Wording](#).

44) How long will it take for a claim to be processed?

Normally, it takes up to 14 working days from the date when the full documents are received.

45) How do I check my claims status?

You may contact our Customer Service at 1-300 88 252 385 during office hours or email us at csu@takaful-malaysia.com.my.

46) How do I get my claims payout?

The claims payout will be made payable to you via e-payment within 3 to 5 working days upon approval of the claim.