

FAQs on the 3-month Deferment of Insurance Premium/Contribution Payment Programme for customers affected by Covid-19

No	Question	Answer
1.	What is the Deferment of Premium Payment (DPP) /Deferment of Contribution Payment (DCP) Programme for COVID-19 Outbreak?	<p>This programme, available from 1 April 2020 to 31 December 2020 (both dates inclusive), is an avenue for policy/certificate holders affected by Covid-19 to defer their premium payment/contribution for 3 consecutive months.</p> <p>Applications to defer the premium/contribution payment must be received by the Insurance/Takaful Operator by 31 December 2020.</p>
2.	Who is eligible for this programme?	<p>Those who fulfil all of the following criteria are eligible:</p> <ul style="list-style-type: none"> (a) Policyholders/Certificate holders who have been infected, are under mandatory home quarantine or have suffered loss of income as a result of the economic impact of COVID-19. (b) Those with policy premiums/certificate contributions due from 18 March 2020 to 31 December 2020 (both dates inclusive). (c) Those whose premiums/contributions have been paid up to the current due date as at 18 March 2020. (d) Regular premium/contribution paying policy/certificate. <p>The eligible policyholder/certificate holder must apply himself/herself, and the application will be subject to the Insurance/Takaful Operator's approval.</p>
3.	What are the documents required for the application?	<p>The following where relevant:</p> <ul style="list-style-type: none"> a. A letter or report certified by a medical doctor at any of the Ministry of Health Malaysia designated hospitals confirming the policyholder/certificate holder has indeed been infected with Covid-19, b. A letter or report certified by a Doctor confirming that home quarantined is required due to potential infection of Covid-19 by the policyholder/certificate holder c. A letter from your employer on salary reduction or termination/retrenchment d. Evidence of commission reduction e. Evidence on loss of income for business, e.g. closure of food court or shops, drops in business revenue, etc f. Any other evidence that can substantiate the application.
4.	How do I apply for it?	<p>Great Eastern Life Assurance (Malaysia) Berhad (GELM)</p> <p>Submissions of application are mandatory via eConnect: Here are the steps:</p> <ul style="list-style-type: none"> 1. Log in to eConnect at www.greataeasternlife.com.my 2. Retrieve the application form in eConnect 3. Submit the completed form and supporting documents through My Mailbox in e-Connect 4. Customers without eConnect can apply for eConnect via the GELM website.

		<p><u>Great Eastern Takaful (GET)</u> Certificate holders can email the supporting documents to GET at DefermentContribution@greasterntakaful.com</p> <p><u>Gibraltar BSN</u> Policyholders can email the supporting documents to Gibraltar BSN at customerservice@gibraltarbsn.com (email title: "Premium Deferment Application for Policy Number <policy number>")</p> <p><u>Manulife Insurance Berhad</u> Policyholders can email the supporting documents to Manulife at MYLife_CustomerService@manulife.com (email title: "Premium Deferment Application for Policy Number <policy number>")</p> <p><u>Etiqa Life Insurance Berhad</u> Policyholders can contact Etiqa directly via their Livechat at www.eti.qa/livechat to receive further instructions.</p>
5.	How long does it take to process the application?	<p>Upon receiving the completed application form and supporting documents, the Insurance/Takaful operator will take the following period of time to get back to you:</p> <ul style="list-style-type: none"> • During the MCO period: 10 working days • After the MCO period: 5 working days <p>You will receive an email notification on the status of your application.</p>
6.	If approved, when will the deferment start?	<p>Once approved, you will not have to pay the premium/contribution for the next 3 months.</p> <p>Example:</p> <ul style="list-style-type: none"> • Application approved on 10 April 2020. • Next monthly premium/contribution due date is 15 April 2020. • So, you will not have to pay the premium/contribution from 15 April 2020 to 14 July 2020. • You will need to resume payment from 15 July 2020 onwards.
7.	How will I know if my application to defer my regular premium/contribution payment under this Programme has been approved?	You will receive an email notification on the status of your application from the relevant Insurance/Takaful Operator.
8.	Will I still be protected if my policy/certificate is approved under this DPP/DCP Programme?	<p>The Insurance/Takaful Operator will continue to provide the protection coverage stated in the policy/certificate. In other words, if there is a claim during this 3-month period, the claim will be processed in accordance with the existing policy/certificate coverage, subject to the relevant terms and conditions.</p> <p>If the claim is approved, the Insurance/Takaful Operator reserves the right to deduct the outstanding premium/contribution from the claim amount or collect the outstanding premium/contribution prior to disbursing the claim amount.</p>
9.	Does the policyholder/certificate holder need to pay back the premium/contribution after the Programme has ended?	<p>Yes, the policyholder/certificate holder has to pay back the deferred premium/contribution(s) and the next due premium/contribution once the Programme has ended to avoid lapsing on the policy.</p> <p>Please be reminded that this is not a waiver of</p>

		premium/contribution programme.
10.	If I have multiple policies/certificates, do I need to apply as many times?	Yes, each policy/certificate must be accompanied by its own application form and supporting documents. For example, if you have 10 policies/certificates, you will have to make 10 separate applications.
11.	If my policy has a premium/contribution deduction via credit card/debit card/GIRO or standing instruction, what should I do when my deferment has been approved?	If the application is approved: <ol style="list-style-type: none"> 1. You will not be billed for the premium/contribution; so there will not be a deduction via credit card/debit card/GIRO until the end of the deferment period. 2. For standing instructions, the policyholder/certificate holder will need to inform the relevant bank to stop payment. 3. For recurring payments via Internet Banking or JomPAY, the policyholder/certificate holder will need to cancel the recurring payment to stop auto deduction through their Online Banking service. You will have to set up a standing instruction with your own bank or make a new recurring payment via online banking to continue paying once the deferment period is over.
12.	If the policy/certificate lapses after the deferment period, can the policy/certificate be reinstated?	Yes, the policyholder/certificate holder can apply for reinstatement by submitting the "Health Warranty Form" per the existing process and requirements. For more details, please contact the relevant Insurance/Takaful Operator.
13.	Why am I still receiving the Automatic Premium Loan (APL) and/or Lapse notice after the application has been approved?	If your deferment is approved, please ignore the notices. If you have any questions, please email your Insurance/Takaful Operator.
14.	If the application is approved, will I be charged any late payment interest?	If your application is approved, no late payment interest will be charged.
15.	Do I, as the policy/certificate holder, have other options besides this Programme?	Yes, you can consider other options such as: <ol style="list-style-type: none"> a. reducing the sum assured. b. removing some benefits riders from the policy/certificate to reduce the premium /contribution amount. Please consult the relevant Insurance/Takaful Operator for further advice.