

## Frequently Asked Questions on Temporary Relief Measures for Insurance Policyholders and Takaful Participants

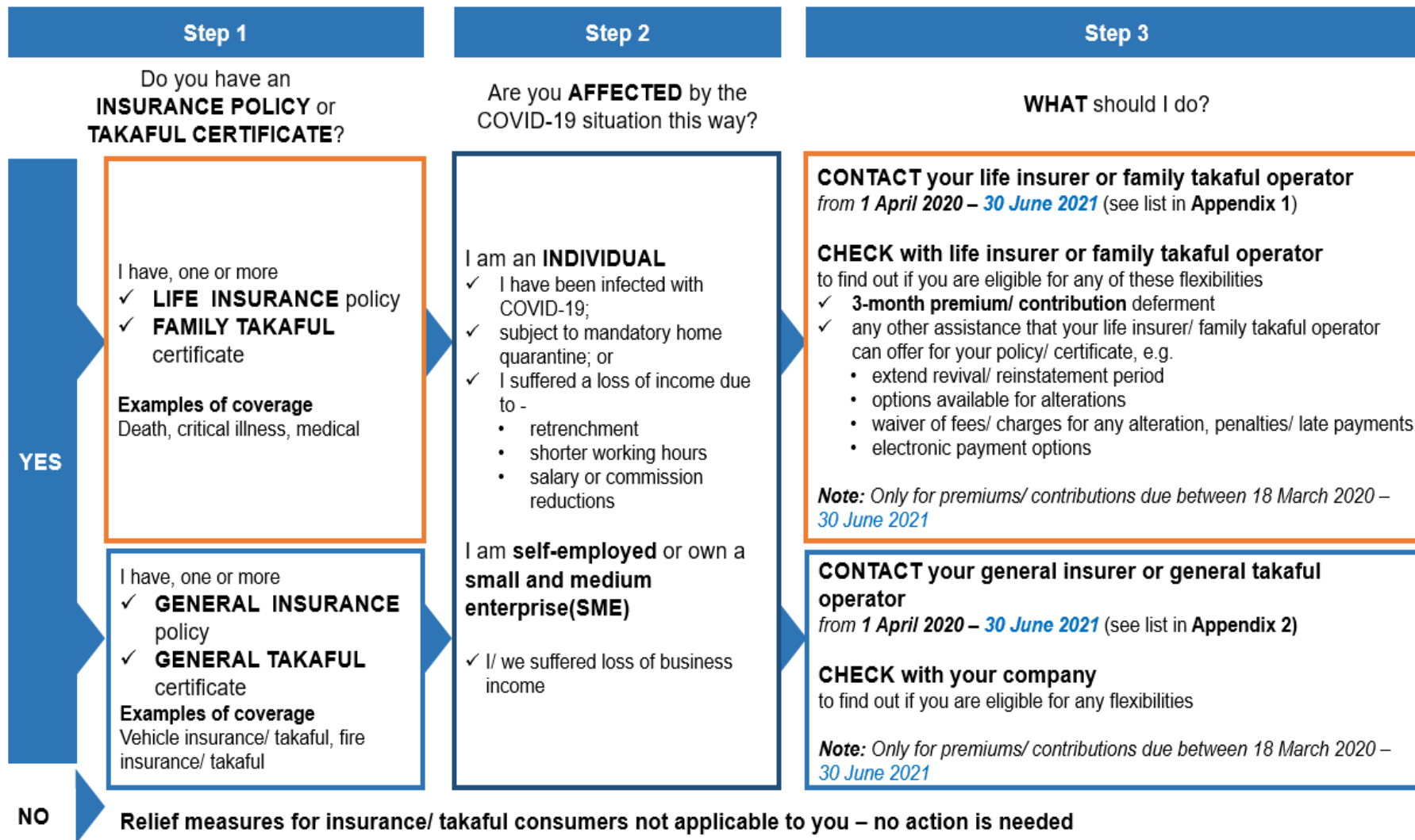
(Offered by insurers and takaful operators to assist policyholders and takaful participants affected by the COVID-19 outbreak)

### 3-step initial check

Step	Question	Action
<b>STEP 1</b>	<p>(a) Do you have one or more life insurance policy/ family takaful certificate? <i>(e.g. life insurance/ family takaful cover for death, critical illness, medical)</i></p> <p>(b) Do you have one or more general insurance policy/ general takaful certificate? <i>(e.g. general insurance/ general takaful cover for vehicle, fire)</i></p>	<p>If <b>YES</b> → Go to <b>STEP 2</b> If <b>NO</b> → No action is required</p> <p>If <b>YES</b> → Go to <b>STEP 3</b> If <b>NO</b> → No action is required</p>
<b>STEP 2</b>	<p><b>For life insurance policy/ family takaful certificate</b></p> <p>Are you affected by the COVID-19 situation in the following ways?</p> <ul style="list-style-type: none"> <li>✓ Infected/ subject to mandatory home quarantine, or</li> <li>✓ Experience loss of income</li> </ul> <p><b>Definition of affected policyholders/ takaful participants:</b></p> <p>(a) individuals who have been infected, subject to mandatory home quarantine or suffered a loss of income; and</p> <p>(b) SMEs which have suffered a loss of income; as a result of the economic impact of the COVID-19 situation.</p> <p><i>Examples of events that lead to loss of income: retrenchment, shorter working hours and salary or commission cuts for individuals; and loss of business income for self-employed and SMEs.</i></p>	<p>If <b>YES</b> → <b>CONTACT</b> your life insurer/ family takaful operator from <b>1 April 2020 - 30 June 2021</b> (see list of life insurers/ family takaful operators as per <b>Appendix 1</b>) → <b>CHECK</b> with your life insurer/ family takaful operator to find out –</p> <p>(a) whether you are eligible for a 3-month premium/ contribution deferment; and</p> <p>(b) any other assistance that the life insurer/ takaful operator can offer, such as:</p> <ul style="list-style-type: none"> <li>(i) Extend the period where a policyholder/ takaful participant can reinstate a policy/ certificate that has been terminated due to non-payment of premium/ contribution</li> <li>(ii) Options for policy/ certificate alterations</li> <li>(iii) Waiver of fees/ charges for policy/ certificate alterations</li> <li>(iv) Electronic payment alternatives and waiver of penalties/ consequences for late payment of premiums/ contributions</li> </ul> <p><i>Note: Only for premiums/ contributions due from 18 March 2020 until 30 June 2021.</i> If <b>NO</b> → No action is required</p>
<b>STEP 3</b>	<p><b>For general insurance policy/ general takaful certificate</b></p> <p>Are you affected by COVID-19 situation in the following ways?</p> <ul style="list-style-type: none"> <li>✓ Infected/ subject to mandatory home quarantine, or</li> <li>✓ Loss of income</li> </ul> <p><i>Please refer to definition of affected policyholders/takaful participants in STEP 2</i></p>	<p>If <b>YES</b> → <b>CONTACT</b> your general insurer/ general takaful operator from <b>1 April 2020 - 30 June 2021</b> (see list of general insurers/ general takaful operators in <b>Appendix 2</b>) → <b>CHECK</b> with your general insurer/ general takaful operator to find out if you are eligible for any flexibility</p> <p><i>Note: Only for premiums/ contributions due from 18 March 2020 until 30 June 2021.</i> If <b>NO</b> → No action is required</p>

Illustrative diagram for 3-step initial check

**Relief measures for insurance/ takaful consumers due to economic impact of COVID-19**



## Frequently Asked Questions (FAQs)

No.	Question	Answer
<b>Questions related to life insurance policies and family takaful certificate</b>		
1.	What is a 3-month deferment of life insurance premium payment/ family takaful contribution?	It means life insurance policyholders/ family takaful participants can temporarily defer paying their premium/ contribution for a period of 3 months, while their insurance/ takaful protection coverage continues.
2.	Is the premium/ contribution deferment automatic?	No. You have to contact your life insurer/ family takaful operator to check your eligibility and apply to “opt in” for the 3-month premium/ contribution deferment.
3.	What is the objective of the deferment of life insurance premium payment/ family takaful contribution?	This is to help life insurance policyholders/ family takaful participants who face temporary financial constraints or challenges in paying their premiums/ contributions due to the COVID-19 pandemic. They can defer paying premiums/ contributions for 3 months while maintaining their insurance/ takaful protection coverage.
4.	Who are eligible for the deferment of insurance premium/ takaful contribution payments?	<p>The option to defer the payment of life insurance premiums/ family takaful contributions is only available for <b>“affected policyholders/ takaful participants”</b>.</p> <p><b>“Affected policyholders/ takaful participants”</b> are</p> <ul style="list-style-type: none"> <li>(a) Individuals who have been infected by COVID-19, subject to mandatory home quarantine or those who have suffered a loss of income as a result of the COVID-19 situation; and</li> <li>(b) SMEs which have suffered a loss of income as a result of the COVID-19 situation.</li> </ul> <p>Examples of events that lead to such loss of income:</p> <ul style="list-style-type: none"> <li>(i) For individuals: retrenchment, shorter working hours, no pay leave and salary or commission cuts; and</li> <li>(ii) For self-employed and SMEs: loss of business income.</li> </ul> <p>Please contact your life insurer or family takaful operator to find out if you are eligible and meet the definition of “affected policyholders/ takaful participants” above.</p>
5.	When can I apply for this 3-month deferment for my life insurance premium/ family takaful contribution?	You can apply to “opt-in” for this 3-month premium deferment from <b>1 April 2020 until 30 June 2021</b> . This is applicable for all life insurance premiums/ family takaful contributions that falls due from 18 March 2020 to 30 June 2021.

No.	Question	Answer
		Please contact your life insurer/ family takaful operator for further information.
6.	Which life insurers and family takaful operators offer the option to defer premium payments/ takaful contributions?	All licensed life insurers and family takaful operators will offer the option for deferment of premium/ takaful contribution payments to affected policyholders/ takaful participants.  Please refer to the full list of life insurers and family takaful operators as per <b>Appendix 1</b> .
7.	Do I need to apply for deferment of life insurance premium/ family takaful contribution?	Yes. Please contact your life insurer/ family takaful operator for further information on application process.
8.	Do I have to go to any of the branches/ offices of the life insurer/ family takaful operator to apply for the 3-month premium/ contribution deferment option and assistance?	Life insurers and family takaful operators may provide alternative channels, e.g. online application, to help you apply for these assistance measures safely and conveniently during this challenging period with Movement Control Order. Please contact your life insurer/ family takaful operators for further information on application process.
9.	Will I need to provide evidence/ proof that I am an affected policyholder/ takaful participant?	You may need to provide some evidence/ proof that you are an affected policyholder/ takaful participant.  Please contact your life insurer/ family takaful operator for further information.
10.	Can I apply for less than 3 months of deferment for my life insurance premium/ takaful contribution payment?	No. The option is a fixed 3-month deferment.
11.	Can I apply for more than 3 months of deferment for my life insurance premium/ takaful contribution payment?	Please contact your life insurer/ family takaful operator if you require a longer deferment period, as they would be able to advise you and may tailor a solution that better meets your circumstances.
12.	Will interest be charged on the life insurance premiums/ family takaful contributions deferred during the 3-month deferment period?	No. Interest will not be charged on the premiums/ contributions deferred during this 3-month deferment period.

No.	Question	Answer
13.	Will I still get protection coverage from my life insurance policy/ family takaful certificate during the 3-month premium/ contribution deferment period?	Yes. You will still get insurance/ takaful protection during this 3-month deferment period.
14.	Will my life insurance policy/ family takaful certificate lapse if I opt for the 3-month deferment of life insurance premium/ family takaful contribution?	<p>No. Your life insurance/ family takaful coverage will remain in-force/ active during the 3-month deferment period. This is provided that you have contacted your life insurer/ family takaful operator to take up this option between <b>1 April 2020 to 30 June 2021</b>.</p> <p>Life insurers/ family takaful operators may keep your life insurance policies/ family takaful certificates in-force/ active using the mechanism such as grace period or No Lapse Guarantee (NLG)/ No Lapse Provision (NLP).</p> <p>Different life insurers/ family takaful operators have different terms and conditions for grace period and NLG/ NLP. For certain types of policies (such as investment-linked, universal life, family takaful), although your policy/ certificate will stay in-force/ active during this 3-month deferment, there may be long-term impact to the sustainability of your protection coverage.</p> <p>Please contact your life insurer/ family takaful operator for-</p> <ul style="list-style-type: none"> <li>(a) information of how grace period and/or NLG/ NLP work and how it impacts the sustainability of your protection coverage in the longer term; and</li> <li>(b) advice on choices available to you to resume payment of premiums/ contributions after the 3-month deferment period.</li> </ul>
15.	I am an affected policyholder/ takaful participant and my policy/ certificate already lapsed. Can I still apply for the 3-month premium/ contribution option? If not, what other assistance can I get?	<p>No. You will not be eligible for the 3-month premium/ contribution deferment option.</p> <p>However, you may be able to revive/ reinstate your policy/ certificate based on the revival/ reinstatement clauses of your insurance policy/ takaful certificate. The terms and conditions for revival/ reinstatement vary between insurers/ family takaful operators. Please contact your life insurer/ family takaful operator for further information and options that best suit your circumstances.</p>
16.	What are policy/ certificate alterations and how can I make use of them?	These are modifications that you could make to your existing insurance policies/ takaful certificates, which affect the premiums/ contributions that you have to pay. For example, you may choose to shorten the coverage period of your life insurance policy/ family takaful certificate or reduce your sum assured/ sum covered so that your premiums/ contributions are more affordable.

No.	Question	Answer
		Different life insurers/ family takaful operators have different terms and conditions for alteration of policies/ certificates. You are advised to contact your life insurer/ family takaful operator for further information and to seek financial advice on how to tailor the alteration of your policy/ certificate to best suit your circumstances.
17.	Do I have to pay for any charges for taking up the 3-month deferment of premiums/ contributions option or for making alterations to my life insurance policy/ family takaful certificate?	For affected policyholders/ takaful participants, life insurers/ family takaful operators will waive all fees and charges for the premium/ contribution deferment option and alterations made during the period from 15 April 2020 to 30 June 2021.
18.	What happens after the 3-month premium/ contribution deferment period?	Please contact your life insurer/ family takaful operator for details and advice on your repayment options.
19.	My life insurer/ family takaful operator approved my application for a 3-month premium/ contribution deferment in 2020 but I am still facing financial difficulties today. Can I apply for another 3-month deferment in 2021?	You are advised to contact your life insurer/ family takaful operator for further information on your eligibility to apply for another 3-month premium/ contribution deferment in 2021. Your life insurer/ family takaful operator will take into consideration your financial circumstances in assessing your application.
20.	What is the 6 months interest-free instalment repayment option that is being offered by life insurers after the 3-month deferment period for premium deferment applications received by life insurers from 29 January 2021 until 30 June 2021?	<p>Upon expiry of the 3-month deferment period, life insurers will allow affected policyholders to repay the outstanding deferred premium for traditional life policies (i.e. participating and non-participating policies only) over the next 6 months via interest-free instalments.</p> <p>This interest-free instalment repayment option is applicable for the outstanding deferred premium portion only and applications for such premium deferment must be received by life insurers from 29 January 2021 until 30 June 2021. Please contact your life insurer for further details.</p>
21.	If I have more than one life insurance policies, can I defer premiums for all the policies?	<p>Yes, the option to defer premiums/ contributions is applicable for all life insurance premiums and family takaful contributions due from 18 March 2020 to 30 June 2021.</p> <p>Please contact your respective life insurer/ family takaful operator.</p>

No.	Question	Answer
22.	If I am currently using automatic deduction from my salary or via direct debit, do I need to cancel them if I opt for the 3-month premium/ contribution deferment?	Yes, you will need to inform your life insurer/ family takaful operator and your bank/ employer to cancel or temporarily suspend the automatic deduction.
23.	If I prefer to continue paying my life insurance premium/ family takaful contribution during this period, what should I do?	<p>You do not have to do anything. If you wish to continue to pay premium/ contributions, just pay as you normally would.</p> <p>You need to contact your life insurance/ family takaful provider only if you want to opt in for the premium/ contribution deferment option.</p>
24.	Is BNM providing these assistance/ relief measures?	No. The premium/ contribution deferment option and other assistance/ relief measures are provided by the insurers/ takaful operators.
<b>Questions related to general insurance policies and general takaful certificates</b>		
25.	Is the 3-month premium/ contribution deferment applicable to general insurance premiums and general takaful contributions?	<p>No.</p> <p>For your general insurance policies/ general takaful certificates, you may contact your general insurer/ takaful operator to discuss the options available if you are facing difficulties in paying your premiums/ takaful contributions. Your general insurer/ general takaful operator will work with you to restructure your policies/ takaful certificates to better suit your current situation to help you cope during this period (15 April 2020 until 30 June 2021).</p> <p>Please refer to the full list of general insurers and general takaful operators as per <b>Appendix 2</b>.</p>
<b>Contact details</b>		
26.	How do I contact my insurer/ takaful operator for more information?	<p>The insurance industry associations have put up the hotlines of their member insurers/ takaful operators on their websites.</p> <p>(a) Life Insurance Association of Malaysia (LIAM) <a href="http://www.liam.org.my">www.liam.org.my</a></p> <p>(b) Malaysian Takaful Association (MTA) <a href="http://www.malaysiantakaful.com.my">www.malaysiantakaful.com.my</a></p>

No.	Question	Answer
		<p>(c) General Insurance Association of Malaysia (PIAM)  <a href="http://www.piam.org.my">www.piam.org.my</a></p> <p>Alternatively, you can contact the customer service centers of the respective insurers/ takaful operators as listed in –</p> <ul style="list-style-type: none"> <li>(i) <b>Appendix 1</b> (life insurers and family takaful operators); and</li> <li>(ii) <b>Appendix 2</b> (general insurers and general takaful operators).</li> </ul>

**Bank Negara Malaysia**  
**10 March 2021**

*Engaging with the public on financial matters*

**Bank Negara Malaysia Customer Contact Centre (BNMTELELINK)**

Tel: 1-300-88-5465 (1-300-88-LINK) / (Overseas: 603-2174-1717)

Fax: 603-2174-1515

SMS: 15888

Web form: <https://telelink.bnm.gov.my/>

E-mail: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

Web: [www.bnm.gov.my](http://www.bnm.gov.my)

Operating Hours: 9.00 a.m. - 5.00 p.m. (Monday - Friday)



**Appendix 1:** Listing of life insurers and family takaful operators

Life insurers	Family takaful operators
<a href="#"><u>AIA Berhad</u></a>	<a href="#"><u>AIA PUBLIC Takaful Bhd</u></a>
<a href="#"><u>AXA Affin Life Insurance Berhad</u></a>	<a href="#"><u>AmMetLife Takaful Berhad</u></a>
<a href="#"><u>Allianz Life Insurance Malaysia Berhad</u></a>	<a href="#"><u>Etiqa Family Takaful Berhad</u></a>
<a href="#"><u>AmMetLife Insurance Berhad</u></a>	<a href="#"><u>FWD Takaful Berhad</u></a>
<a href="#"><u>Etiqa Life Insurance Berhad</u></a>	<a href="#"><u>Great Eastern Takaful Berhad</u></a>
<a href="#"><u>Gibraltar BSN Life Berhad</u></a>	<a href="#"><u>Hong Leong MSIG Takaful Berhad</u></a>
<a href="#"><u>Great Eastern Life Assurance (Malaysia) Berhad</u></a>	<a href="#"><u>Prudential BSN Takaful Berhad</u></a>
<a href="#"><u>Hong Leong Assurance Berhad</u></a>	<a href="#"><u>Sun Life Malaysia Takaful Berhad</u></a>
<a href="#"><u>MCIS Insurance Berhad</u></a>	<a href="#"><u>Syarikat Takaful Malaysia Keluarga Berhad</u></a>
<a href="#"><u>Manulife Insurance Berhad</u></a>	<a href="#"><u>Takaful Ikhlas Family Berhad</u></a>
<a href="#"><u>Prudential Assurance Malaysia Berhad</u></a>	<a href="#"><u>Zurich Takaful Malaysia Berhad</u></a>
<a href="#"><u>Sun Life Malaysia Assurance Berhad</u></a>	
<a href="#"><u>Tokio Marine Life Insurance Malaysia Bhd</u></a>	
<a href="#"><u>Zurich Life Insurance Malaysia Berhad</u></a>	

**Appendix 1:** Contact details of life insurers

## Life insurers

[AIA Berhad](#)

1-300-88-1899

my.customer@aia.com / my.assist@aia.com

www.aia.com.my

[AXA Affin Life Insurance Berhad](#)

1-300-88-1616

customer.care@axa-life.com.my

www.axa.com.my

[Allianz Life Insurance Malaysia Berhad](#)

1-300-22-5542

customer.service@allianz.com.my

www.allianz.com.my

[AmMetLife Insurance Berhad](#)

1-300-88-8800

customercare@ammetlife.com

www.ammetlife.com

[Etiga Life Insurance Berhad](#)

1-800-88-9998 (Healthcare)

Live chat: <http://www.eti.qa/livechat>info@etiqa.com.my <http://www.etiqa.com.my>[Prudential Assurance Malaysia Berhad](#)

03-2771 0228

customer.mys@prudential.com.my

www.prudential.com.my

[Sun Life Malaysia Assurance Berhad](#)

1-300-88-5055

wecare@sunlifemalaysia.com

www.sunlifemalaysia.com

## Life insurers

[Gibraltar BSN Life Berhad](#)

1-300-22-6262

customerservice@gibraltarbsn.com

www.gibraltarbsn.com

[Great Eastern Life Assurance \(Malaysia\) Berhad](#)

1-300-1300-88

wecare-my@greasternlife.com

greasternlife.com/my

[Hong Leong Assurance Berhad](#)

03-7650 1288

customerservice@hla.hongleong.com.my

www.hla.com.my

[MCIS Insurance Berhad](#)

03-7652 3388

customerservice@mcis.my

www.mcis.my

[Manulife Insurance Berhad](#)

1-300-13-2323 / 03-2719 9112

MYLIFE\_CustomerService@manulife.com

www.manulife.com

[Tokio Marine Life Insurance Malaysia Bhd](#)

03-2603 3999

customercare@tokiomarinelife.com.my

www.tokiomarine.com

[Zurich Life Insurance Malaysia Berhad](#)

1-300-888-622

CallCentre@zurich.com.my

www.zurich.com.my

**Appendix 1:** Contact details of family takaful operators**Family takaful operators****[AIA PUBLIC Takaful Bhd](#)**

1-300-88-8922

my.customer@aiapublic.com.my

www.aia.com.my

**[AmMetLife Takaful Berhad](#)**

1-300-88-8800

customercare@ammetlifetakaful.com

www.ammetlifetakaful.com

**[Etiga Family Takaful Berhad](#)**

1-300-13-8888

info@etiqa.com.my

http://www.etiqa.com.my

**[FWD Takaful Berhad](#)**

1-300-13-7988

contact.my@fwd.com

www.fwd.com.my/en/

**[Great Eastern Takaful Berhad](#)**

1-300-13-8338

i-greatcare@greateasterntakaful.com

www.greateasterntakaful.com

**[Hong Leong MSIG Takaful Berhad](#)**

03-7650 1800

ReachUs@takaful.hongleong.com.my

www.hlmtakaful.com.my

**Family takaful operators****[Prudential BSN Takaful Berhad](#)**

03-2053 7188

customer@prubsn.com.my

www.prubsn.com.my

**[Sun Life Malaysia Takaful Berhad](#)**

1-300-88-5055

wecare@sunlifemalaysia.com

www.sunlifemalaysia.com

**[Syarikat Takaful Malaysia Keluarga Berhad](#)**

1-300-8-TAKAFUL(825 2385)

csu@takaful-malaysia.com.my

www.takaful-malaysia.com.my

**[Takaful Ikhlas Family Berhad](#)**

03-2723 9696

ikhlascare@takaful-ikhlas.com.my

www.takaful-ikhlas.com.my

**[Zurich Takaful Malaysia Berhad](#)**

1-300-888-622

callcentre@zurich.com.my

www.zurich.com.my

**Appendix 2:** Listing of general insurers and general takaful operators

General insurers	General insurers
<a href="#"><u>AIA General Berhad</u></a>	<a href="#"><u>Pacific Insurance Berhad</u></a>
<a href="#"><u>AIG Malaysia Insurance Berhad</u></a>	<a href="#"><u>Progressive Insurance Berhad</u></a>
<a href="#"><u>AXA Affin General Insurance Berhad</u></a>	<a href="#"><u>QBE Insurance (Malaysia) Berhad</u></a>
<a href="#"><u>Allianz General Insurance Company (Malaysia) Berhad</u></a>	<a href="#"><u>RHB Insurance Berhad</u></a>
<a href="#"><u>AmGeneral Insurance Berhad</u></a>	<a href="#"><u>Tokio Marine Insurance (Malaysia) Berhad</u></a>
<a href="#"><u>Berjaya Sompo Insurance Berhad</u></a>	<a href="#"><u>Tune Insurance Malaysia Berhad</u></a>
<a href="#"><u>Chubb Insurance Malaysia Berhad</u></a>	<a href="#"><u>Zurich General Insurance Malaysia Berhad</u></a>
<a href="#"><u>Etiga General Insurance Berhad</u></a>	
<a href="#"><u>Great Eastern General Insurance (Malaysia) Berhad</u></a>	
<a href="#"><u>Liberty Insurance Berhad</u></a>	
<a href="#"><u>Lonpac Insurance Berhad</u></a>	
<a href="#"><u>MPI Generali Insurans Berhad</u></a>	
<a href="#"><u>MSIG Insurance (Malaysia) Bhd</u></a>	
<a href="#"><u>Pacific &amp; Orient Insurance Co. Berhad</u></a>	
	General takaful operators
	<a href="#"><u>Etiga General Takaful Berhad</u></a>
	<a href="#"><u>Syarikat Takaful Malaysia Am Berhad</u></a>
	<a href="#"><u>Takaful Ikhlas General Berhad</u></a>
	<a href="#"><u>Zurich General Takaful Malaysia Berhad</u></a>

**Appendix 2:** Contact details of general insurers**General insurers****[AIA General Berhad](#)**

1-300-88-1899

www.aia.com.my

**[AIG Malaysia Insurance Berhad](#)**

1-800-88-8811

https://www.aig.my/contact-us

AIGMYCare@aig.com

**[AXA Affin General Insurance Berhad](#)**

03-2170 8282

customer.service@axa.com.my

www.axa.com.my

**[Allianz General Insurance Company \(Malaysia\) Berhad](#)**

1-300-22-5542

customer.service@allianz.com.my

www.allianz.com.my

**[AmGeneral Insurance Berhad](#)***AmAssurance*

1-300-80-3030

customer@amassurance.com.my

www.amgeneralinsurance.com

*Kurnia Insurans*

1-800-88-6333

customer@kurnia.com

www.amgeneralinsurance.com

**General insurers****[Berjaya Sompo Insurance Berhad](#)**

1-899-889-933

customer@bsompo.com.my

www.berjayasompo.com.my

**[Chubb Insurance Malaysia Berhad](#)**

03-2058 3000 / 1800-88-6333

MY@chubb.com

www.chubb.com

**[Etika General Insurance Berhad](#)**

1-300-13-8888

info@etiqa.com.my

www.etiqa.com.my

**[Great Eastern General Insurance \(Malaysia\) Berhad](#)**

1-300-1300-88

gicare-my@greateasterngeneral.com

www.greateasterngeneral.com/my/en/index.html

**[Liberty Insurance Berhad](#)**

1-300-888-990

customercare@libertyinsurance.com.my

www.libertyinsurance.com.my

**Appendix 2:** Contact details of general insurers (continued)

General insurers	General insurers
<p><b><u><a href="#">Lonpac Insurance Berhad</a></u></b>  03-2262 8688 / 03-2723 7888  customerservice@lonpac.com  www.lonpac.com</p> <p><b><u><a href="#">MPI Generali Insurans Berhad</a></u></b>  03-2034 9888  info@mpigenerali.com  www.mpigenerali.com</p> <p><b><u><a href="#">MSIG Insurance (Malaysia) Bhd</a></u></b>  1-800-88-MSIG (6744)  myMSIG@my.msig-asia.com  www.msig.com.my</p> <p><b><u><a href="#">Pacific &amp; Orient Insurance Co. Berhad</a></u></b>  1-800-88-2121  poi2u@pacific-orient.com  www.poi2u.com</p> <p><b><u><a href="#">Pacific Insurance Berhad</a></u></b>  1-800-88-1629  customerservice@pacificinsurance.com.my  www.pacificinsurance.com.my</p> <p><b><u><a href="#">Progressive Insurance Berhad</a></u></b>  03-2118 8183/ 03-2118 8056  progressive@progressiveinsurance.com.my  https://www.progressiveinsurance.com.my</p>	<p><b><u><a href="#">QBE Insurance (Malaysia) Berhad</a></u></b>  03-7861 8400  cs.mal@qbe.com.my  www.qbe.com</p> <p><b><u><a href="#">RHB Insurance Berhad</a></u></b>  1-300-220-007  rhbi.general@rhbgroup.com  www.rhbinsurance.com.my</p> <p><b><u><a href="#">Tokio Marine Insurance (Malaysia) Berhad</a></u></b>  03-2603 3999  customercare@tokiomarinelife.com.my  www.tokiomarine.com/my/en/personal/get</p> <p><b><u><a href="#">Tune Insurance Malaysia Berhad</a></u></b>  1-800-88-5753  hello.my@tuneprotect.com  www.tuneprotect.com</p> <p><b><u><a href="#">Zurich General Insurance Malaysia Berhad</a></u></b>  1-300-888-622  www.zurich.com</p>

**Appendix 2:** Contact details of general takaful operators

**General takaful operators**

**[Etiga General Takaful Berhad](#)**

1-300-13-8888

info@etiga.com.my

www.etiga.com.my

**[Syarikat Takaful Malaysia Am Berhad](#)**

1300-8-TAKAFUL (825 2385)

csu@takaful-malaysia.com.my

www.takaful-malaysia.com.my

**General takaful operators**

**[Takaful Ikhlas General Berhad](#)**

03-2723 9696

www.takaful-ikhlas.com.my

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