

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

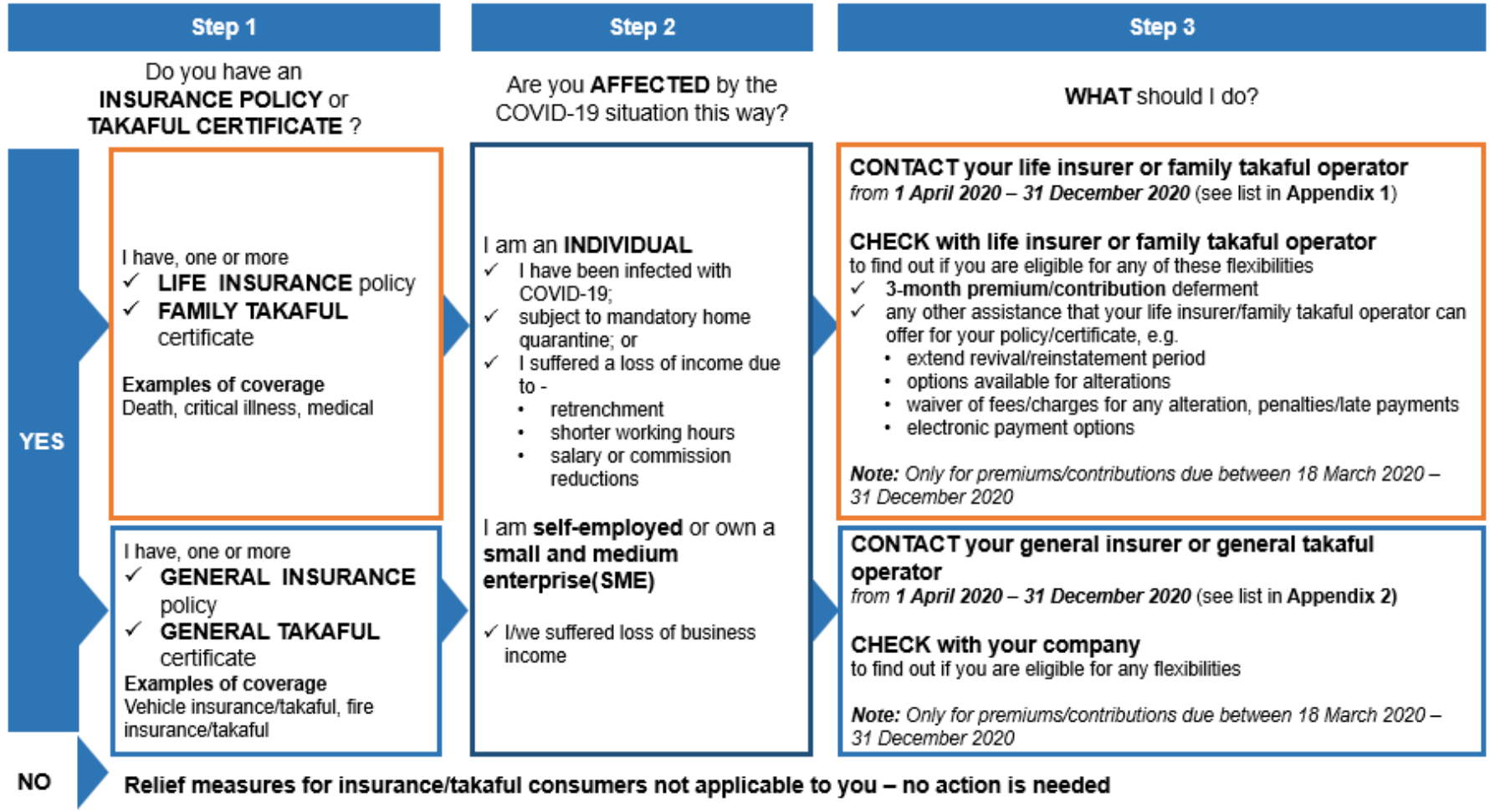
(Offered by insurers and takaful operators to assist policyholders and takaful participants affected by the COVID-19 outbreak)

**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> 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> <i>(a) individuals who were infected, subject to mandatory home quarantine or suffered a loss of income; and (b) 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 loss of income: retrenchment, shorter working hours and salary and 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 <i>from 1 Apr - 31 Dec 2020 (see list of life insurers/ family takaful operators as per <b>Appendix 1</b>)</i> → <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 (b) any other assistance that the life insurer/takaful operator can offer, such as:</p> <ul style="list-style-type: none"> <li>(i) Extend revival/reinstatement period for policies/ certificates which have lapsed</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 31 December 2020.</i> If <b>NO</b> → No action is required</p>
<b>STEP 3</b>	<p><b>For general insurance policy/general takaful certificate</b> 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 <b>definition of affected policyholders/takaful participants</b> in <b>STEP 2</b></i></p>	<p>If <b>YES</b> → <b>CONTACT</b> your general insurer/general takaful operator <i>from 1 Apr - 31 Dec 2020 (see list of general insurers/general takaful operators in <b>Appendix 2</b>)</i> → <b>CHECK</b> with your general insurer/general takaful operator to find out if you are eligible for any flexibility <i>Note: Only for premiums/ contributions due from 18 March 2020 until 31 December 2020.</i></p> <p>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
Questions related to life insurance policies and family takaful certificate		
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, like the automatic moratorium for loan repayment to the banks?	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 due to contact with a COVID-19 patient 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>

No.	Question	Answer
5.	When can I apply for this 3-month deferment for my life insurance premium/ family takaful contribution?	<p>You can apply to “opt-in” this this 3-month premium deferment from <b>1 April 2020 until 31 December 2020</b>. This is applicable for all life insurance premiums/ family takaful contributions that falls due from 18 March 2020 to 31 December 2020.</p> <p>Please contact your life insurer/ family takaful operator for further information.</p>
6.	Which life insurers and family takaful operators offer the option to defer premium payments/ takaful contributions?	<p>All licensed life insurers and family takaful operators will offer the option for deferment of premium/ takaful contribution payments to affected policyholders/ takaful participants.</p> <p>Please refer to the full list of life insurers and family takaful operators as per <b>Appendix 1</b>.</p>
7.	Do I need to apply for deferment of life insurance premium/ family takaful contribution?	<p>Yes. Please contact your life insurer/ family takaful operator for further information on application process.</p>
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?	<p>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.</p>
9.	Will I need to provide evidence/ proof that I am an affected policyholder/ takaful participant?	<p>You may need to provide some evidence/ proof that you are an affected policyholder/ takaful participant.</p> <p>Please contact your life insurer/ family takaful operator for further information.</p>
10.	Can I apply for less than 3 months of deferment for my life insurance premium/ takaful contribution payment?	<p>No. The option is a fixed 3-month deferment.</p>

No.	Question	Answer
11.	Can I apply for more than 3 months of deferment for my life insurance premium/ takaful contribution payment?	No. The current option to defer the payment of life insurance premiums/ family takaful contributions is for 3 months only. 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 deferred during the 3-month deferment period?	No. Interest will not be charged on the premiums deferred during this 3-month deferment period.
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 31 December 2020</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 products (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>

No.	Question	Answer
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 contract. 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?	<p>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.</p> <p>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/ needs.</p>
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?	<p>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 31 December 2020.</p>
18.	What happens after the 3-month premium/ contribution deferment period?	<p>You are required to repay the all the outstanding premiums/ contributions deferred.</p> <p>Please contact your life insurer/ family takaful operator for details and advice on your repayment options.</p>

No.	Question	Answer
19.	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 31 December 2020.</p> <p>Please contact your respective life insurer/ family takaful operator.</p>
20.	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?	<p>Yes, you will need to inform your life insurer/ family takaful operator and your bank/ employer to cancel or temporarily suspend the automatic deduction.</p>
21.	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 take up the premium/ contribution deferment option.</p>
22.	Is BNM providing these assistance/ relief measures?	<p>No. The premium/ contribution deferment option and other assistance/ relief measures are provided by the insurers/ takaful operators.</p>
<b>Questions related to general insurance policies and general takaful certificate</b>		
23.	Is this 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 31 December 2020).</p> <p>Please refer to the full list of general insurers and general takaful operators as per <b>Appendix 2</b>.</p>

No.	Question	Answer
Contact details		
24.	How do I contact my insurer/ takaful operator for more information?	<p>The industry insurance associations have put up the hotlines for their member insurers/ takaful operators on the website of the associations.</p> <p>(a) Life Insurance Association 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.malysiantakaful.com.my">www.malysiantakaful.com.my</a></p> <p>(c) General Insurance Association 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> <p>(i) <b>Appendix 1</b> (life insurers and family takaful operators); and</p> <p>(ii) <b>Appendix 2</b> (general insurers and general takaful operators).</p>

**Bank Negara Malaysia**  
**29 March 2020**

*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	Life insurers
<p><a href="#"><u>AIA Berhad</u></a>            1-300-88-1899            my.customer@aia.com / my.assist@aia.com            www.aia.com.my</p> <p><a href="#"><u>AXA Affin Life Insurance Berhad</u></a>            1-300-88-1616            customer.care@axa-life.com.my            www.axa.com.my</p> <p><a href="#"><u>Allianz Life Insurance Malaysia Berhad</u></a>            1-300-22-5542            customer.service@allianz.com.my            www.allianz.com.my</p> <p><a href="#"><u>AmMetLife Insurance Berhad</u></a>            1-300-88-8800            customercare@ammetlife.com            www.ammetlife.com</p> <p><a href="#"><u>Etiqa Life Insurance Berhad</u></a>            1-800-88-9998 (Healthcare)            Live chat: http://www.eti.qa/livechat            info@etiqa.com.my            www.etiqa.com.my</p> <p><a href="#"><u>Prudential Assurance Malaysia Berhad</u></a>            03-2771 0228            customer.mys@prudential.com.my            www.prudential.com.my</p> <p><a href="#"><u>Sun Life Malaysia Assurance Berhad</u></a>            1-300-88-5055            wecare@sunlifemalaysia.com            www.sunlifemalaysia.com</p>	<p><a href="#"><u>Gibraltar BSN Life Berhad</u></a>            1-300-22-6262            customerservice@gibraltarbsn.com            www.gibraltarbsn.com</p> <p><a href="#"><u>Great Eastern Life Assurance (Malaysia) Berhad</u></a>            1-300-1300-88            wecare-my@greatasteernlife.com            greatasteernlife.com/my</p> <p><a href="#"><u>Hong Leong Assurance Berhad</u></a>            03-7650 1288            customerservice@hla.hongleong.com.my            www.hla.com.my</p> <p><a href="#"><u>MCIS Insurance Berhad</u></a>            03-7652 3388            customerservice@mcis.my            www.mcis.my</p> <p><a href="#"><u>Manulife Insurance Berhad</u></a>            1-300-13-2323 / 03-2719 9112            MYLIFE_CustomerService@manulife.com            www.manulife.com</p> <p><a href="#"><u>Tokio Marine Life Insurance Malaysia Bhd</u></a>            03-2603 3999            customercare@tokiomarinelife.com.my            www.tokiomarine.com</p> <p><a href="#"><u>Zurich Life Insurance Malaysia Berhad</u></a>            1-300-888-622            CallCentre@zurich.com.my            www.zurich.com.my</p>

Appendix 1: Contact details of family takaful operators

Family takaful operators	Family takaful operators
<p><a href="#"><u>AIA PUBLIC Takaful Bhd</u></a> 1-300-88-8922 my.customer@aiapublic.com.my www.aia.com.my</p> <p><a href="#"><u>AmMetLife Takaful Berhad</u></a> 1-300-88-8800 customercare@ammetlifetakaful.com www.ammetlifetakaful.com</p> <p><a href="#"><u>Etiga Family Takaful Berhad</u></a> 1-300-13-8888 info@etiqa.com.my www.etiqa.com.my</p> <p><a href="#"><u>FWD Takaful Berhad</u></a> 1-300-13-7988 contact.my@fwd.com www.fwd.com.my/en/</p> <p><a href="#"><u>Great Eastern Takaful Berhad</u></a> 1-300-13-8338 i-greatcare@greateasterntakaful.com www.greateasterntakaful.com</p> <p><a href="#"><u>Hong Leong MSIG Takaful Berhad</u></a> 03-7650 1800 ReachUs@takaful.hongleong.com.my www.hlmtakaful.com.my</p>	<p><a href="#"><u>Prudential BSN Takaful Berhad</u></a> 03-2053 7188 customer@prubsn.com.my www.prubsn.com.my</p> <p><a href="#"><u>Sun Life Malaysia Takaful Berhad</u></a> 1-300-88-5055 wecare@sunlifemalaysia.com www.sunlifemalaysia.com</p> <p><a href="#"><u>Syarikat Takaful Malaysia Keluarga Berhad</u></a> 1-300-8-TAKAFUL(825 2385) csu@takaful-malaysia.com.my www.takaful-malaysia.com.my</p> <p><a href="#"><u>Takaful Ikhlas Family Berhad</u></a> 03-2723 9696 ikhlascare@takaful-ikhlas.com.my www.takaful-ikhlas.com.my</p> <p><a href="#"><u>Zurich Takaful Malaysia Berhad</u></a> 1-300-888-622 callcentre@zurich.com.my www.zurich.com.my</p>

**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 Sampo 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>Etiqa 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>Etiqa 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	General insurers
<p><a href="#"><u>AIA General Berhad</u></a> 1-300-88-1899 www.aia.com.my</p>	<p><a href="#"><u>Berjaya Sampo Insurance Berhad</u></a> 1-899-889-933 customer@bsompo.com.my www.berjaysompo.com.my</p>
<p><a href="#"><u>AIG Malaysia Insurance Berhad</u></a> 1-800-88-8811 AIGMYCare@aig.com www.aig.my</p>	<p><a href="#"><u>Chubb Insurance Malaysia Berhad</u></a> 03-2058 3000 / 1800-883-226 Inquiries.MY@chubb.com www.chubb.com/my</p>
<p><a href="#"><u>AXA Affin General Insurance Berhad</u></a> 03-2170 8282 customer.service@axa.com.my www.axa.com.my</p>	<p><a href="#"><u>Etiga General Insurance Berhad</u></a> 1-300-13-8888 info@etiqa.com.my www.etiqa.com.my</p>
<p><a href="#"><u>Allianz General Insurance Company (Malaysia) Berhad</u></a> 1-300-22-5542 customer.service@allianz.com.my www.allianz.com.my</p>	<p><a href="#"><u>Great Eastern General Insurance (Malaysia) Berhad</u></a> 1-300-1300-88 gicare-my@greateasterngeneral.com www.greateasterngeneral.com/my/en/index.html</p>
<p><a href="#"><u>AmGeneral Insurance Berhad</u></a> <i>AmAssurance</i> 1-300-80-3030 customer@amassurance.com.my www.amgeneralinsurance.com <i>Kurnia Insurans</i> 1-800-88-6333 customer@kurnia.com www.amgeneralinsurance.com</p>	<p><a href="#"><u>Liberty Insurance Berhad</u></a> 1-300-888-990 customercare@libertyinsurance.com.my www.libertyinsurance.com.my</p>

Appendix 2: Contact details of general insurers (continued)

General insurers	General insurers
<p><a href="#"><u>Lonpac Insurance Berhad</u></a>                      03-2262 8688 / 03-2723 7888                      customerservice@lonpac.com                      www.lonpac.com</p> <p><a href="#"><u>MPI Generali Insurans Berhad</u></a>                      03-2034 9888                      info@mpigenerali.com                      www.mpigenerali.com</p> <p><a href="#"><u>MSIG Insurance (Malaysia) Bhd</u></a>                      1-800-88-MSIG (6744)                      myMSIG@my.msig-asia.com                      www.msig.com.my</p> <p><a href="#"><u>Pacific &amp; Orient Insurance Co. Berhad</u></a>                      1-800-88-2121                      poi2u@pacific-orient.com                      www.poi2u.com</p> <p><a href="#"><u>Pacific Insurance Berhad</u></a>                      1-800-88-1629                      customerservice@pacificinsurance.com.my                      www.pacificinsurance.com.my</p> <p><a href="#"><u>Progressive Insurance Berhad</u></a>                      1-800-888-458                      012-935 3175 / 016-204                      2641progressive@progressiveinsurance.com.my                      www.progressiveinsurance.com.my</p>	<p><a href="#"><u>QBE Insurance (Malaysia) Berhad</u></a>                      03-7861 8400                      cs.mal@qbe.com.my                      www.qbe.com/my</p> <p><a href="#"><u>RHB Insurance Berhad</u></a>                      1-300-220-007                      rhbi.general@rhbgroup.com                      www.rhbinsurance.com.my</p> <p><a href="#"><u>Tokio Marine Insurance (Malaysia) Berhad</u></a>                      -1-800-88-0812                      letusknow@tokiomarine.com.my                      www.tokiomarine.com</p> <p><a href="#"><u>Tune Insurance Malaysia Berhad</u></a>                      1-800-88-5753                      hello.my@tuneprotect.com                      www.tuneprotect.com</p> <p><a href="#"><u>Zurich General Insurance Malaysia Berhad</u></a>                      1-300-888-622                      www.zurich.com.my</p>

Appendix 2: Contact details of general takaful operators

General takaful operators	General takaful operators
<p><a href="#"><u>Etika General Takaful Berhad</u></a>                      1-300-13-8888                      info@etika.com.my                      www.etika.com.my</p> <p><a href="#"><u>Syarikat Takaful Malaysia Am Berhad</u></a>                      1300-8-TAKAFUL (825 2385)                      csu@takaful-malaysia.com.my                      www.takaful-malaysia.com.my</p>	<p><a href="#"><u>Takaful Ikhlas General Berhad</u></a>                      03-2723 9696                      iklascare@takaful-ikhlas.com.my                      www.takaful-ikhlas.com.my</p> <p><a href="#"><u>Zurich General Takaful Malaysia Berhad</u></a>                      1-300-888-622                      callcentre@zurich.com.my                      www.zurich.com.my</p>