

## **PERLINDUNGAN TENANG VOUCHER (PTV) PROGRAMME TERMS & CONDITIONS**

### **1. What is Perlindungan Tenang Voucher Programme?**

- The Perlindungan Tenang Voucher Programme is an initiative by the Government of Malaysia to expand the social protection for the lower-income group. The programme was launched in September 2021 and is offered to eligible Bantuan Prihatin Rakyat (BPR) recipients.
- In 2021, an RM50 voucher has been allocated to eligible BPR recipients to purchase a Perlindungan Tenang product from licensed insurers and takaful operators.
- Beginning 1 January 2022, an RM75 voucher will be allocated to eligible Bantuan Keluarga Malaysia (BKM) recipients to purchase a new Perlindungan Tenang product or renew their existing Perlindungan Tenang protection plan. Eligible BKM recipients may also purchase a comprehensive motor insurance/takaful for motorcycles 150cc and below using the Voucher under Phase 2 of the PTV RM75 programme. Details for the implementation of Phase 2 will be announced later.

### **2. What are the benefits of redeeming the voucher?**

- The eligible BKM recipients will be able to claim a 1-year life insurance product (“MInsure Life”) underwritten by MCIS Insurance Berhad with no extra payment. For further product benefits, please refer to the Product Disclosure Sheet (PDS).

### **3. Who are eligible for this RM75 voucher?**

- The voucher is eligible to BKM recipients from the household, single and senior citizen categories.
- BKM recipients who are aged 18 to 60 years old (year of birth 1962 – 2004)

### **4. When is the effective date of the Perlindungan Tenang Voucher Programme?**

- Perlindungan Tenang Voucher Programme is effective from 1 January 2022 until 31 December 2022.

### **5. If I have claimed RM50 PTV in 2021, can I claim the RM75 PTV in 2022?**

- If you have claimed the RM50 PTV in 2021, you still can claim the RM75 PTV in 2022 if you are eligible (Refer to question no.3).

### **6. Can I use the RM75 Voucher to renew my existing policy/certificate purchased/participated in 2021?**

- Yes, the Voucher can be used to renew your existing policy/certificate purchased/participated in 2021.

### **7. I am a BKM recipient who are eligible under Perlindungan Tenang Voucher Program but my age is above 60 years old. Am I eligible to subscribe Perlindungan Tenang product?**

- Unfortunately, the insurance coverage is for BKM aged 18 years old – 60 years old.

**8. How many vouchers will I receive?**

- Each BKM recipient is **only entitled to one voucher worth RM75**. The voucher can only be used by the eligible BKM recipient and is **non-transferable**.
- Recipients may still be eligible to re-use the voucher only if they cancel the previous Perlindungan Tenang product within the 15-day free-look period.

*(Note: A BKM policy/certificate holder is allowed to cancel his/her insurance policy/certificate within 15 days from the date of receipt of insurance policy if he/she finds that the policy/certificate is not suitable for his/her insurance/takaful needs. The BKM policy/certificate holder is allowed to purchase another policy if cancellation is made within the 15-day free look period).*

**9. What is the waiting period to reuse the voucher to purchase a new policy/ certificate if I have canceled my previous Perlindungan Tenang policy/certificate within the 15 days free-look period?**

- You can reuse the voucher within 3 working days from the date of cancellation.

**10. Do I need to pay any premium or fees & charges upfront?**

- We will not ask any upfront payment and there wouldn't be any additional fees & charges to redeem Perlindungan Tenang voucher.

**11. Can I purchase more than one product with the Perlindungan Tenang Voucher?**

- A recipient is **only allowed to purchase one Perlindungan Tenang product**. If the product costs less than RM75, no balance will be refunded. If the product costs more than RM75, the recipient will need to top up the difference.

**12. Can I change the voucher to cash and is there any expiry date to utilize the voucher?**

- No, the voucher is **non-refundable** and **cannot be exchanged for cash in part or full**. The RM75 PTV voucher needs to be utilized within the Perlindungan Tenang Voucher Programme period from **1 January 2022 until 31 December 2022**.

**13. I am eligible for PTV and have received the voucher code. However, if I choose not to utilize the voucher, what will happen to the voucher?**

- The RM75 voucher is automatically voided if you do not utilize it within the voucher programme period (**1 January 2022 until 31 December 2022**). You are advised to utilise the voucher as soon as possible upon confirming eligibility and understanding of the product

**14. How do I know and differentiate Perlindungan Tenang product from other Merchtrade Insure products?**

- Please keep a look out for Perlindungan Tenang logo as below to identify the products offered.

