

RM50 PERLINDUNGAN TENANG VOUCHER (PTV) PROGRAMME TERMS & CONDITIONS

1. What is Perlindungan Tenang Voucher Programme?

- Perlindungan Tenang Voucher Programme (PTV) is a financial assistance scheme where a RM50 voucher is allocated for eligible Bantuan Prihatin Rakyat (BPR) recipients to help them purchase Perlindungan Tenang products from licensed insurers and takaful operators.
- Perlindungan Tenang Voucher Programme is an initiative by the Government of Malaysia to expand the social protection for eligible BPR recipients in the country.

2. What are the benefits of redeeming the RM50 voucher?

- The eligible BPR 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 RM50 voucher?

- The voucher is eligible to BPR 2021 recipients only based on the following categories and availability date where it will be available in stages starting from 30 September 2021.

Phase	Category	Availability Date
Phase 1	Households	30 September 2021
Phase 2	Single individuals	To be announced at a later date

- BPR who are aged 18 to 60 years old (year of birth 1961 – 2003)

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

- Perlindungan Tenang Voucher Programme is effective from 30 September 2021 until 30 September 2022.

5. Can I use the voucher for my existing policy/certificate which was purchased/participated before the launch of PTV programme?

- The Voucher can only be used to purchase a new Perlindungan Tenang Policy/Certificate (Effective date will be based on the PTV Programme rollout date.).

6. I am a BPR 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 BPR aged 18 years old – 60 years old.

7. How many vouchers will I receive?

- Each BPR recipient is only entitled to one voucher worth RM50. The voucher can only be used by the eligible BPR 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 BPR 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 BPR policy/certificate holder is allowed to purchase another policy if cancellation is made within the 15-day free look period).

8. 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 the RM50 voucher.

9. Can I purchase more than one product with the RM50 Perlindungan Tenang Voucher?

- A recipient is only allowed to purchase one Perlindungan Tenang product.

10. 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 PTV voucher needs to be utilized within the Perlindungan Tenang Voucher Programme period from 30 September 2021 until 30 September 2022.

11. 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.

