## Perlindungan Tenang Voucher Programme (PTV)

A more meaningful protection for the well-being of #KeluargaMalaysia

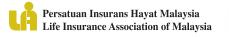


PROGRAM BAUCAR (RM75



Affordable Micro Insurance and Micro Takaful Plan

In collaboration with







\*Terms and Conditions apply

- Perlindungan Tenang Voucher Programme is a financial aid scheme where RM75 vouchers are given to eligible Bantuan Keluarga Malaysia (BKM) recipients to help them purchase Perlindungan Tenang products from licensed insurers and takaful operators.
- The Perlindungan Tenang Voucher Programme is an initiative by the Government of Malaysia to expand the social protection for eligible BKM recipients.

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### What is Perlindungan Tenang?



Perlindungan Tenang is an initiative by the insurance and takaful industry to develop insurance and takaful products that meet the needs of underserved segments, particularly the B40 segment.

Perlindungan Tenang includes the products that meet the following criteria:



#### **Affordable**

- Premiums/contributions from only a few Ringgit per month.
- Yearly renewable plans.



#### **Simple**

- Easy to understand.
- Pays a lump sum of money to beneficiaries upon death / accident / property damage.



#### **Easy to purchase/participate**

- Buy directly online or from participating insurers/Takaful operators, agents or authorised distributors.
- Also available from selected bank branches, mobile phone operators and the post office.



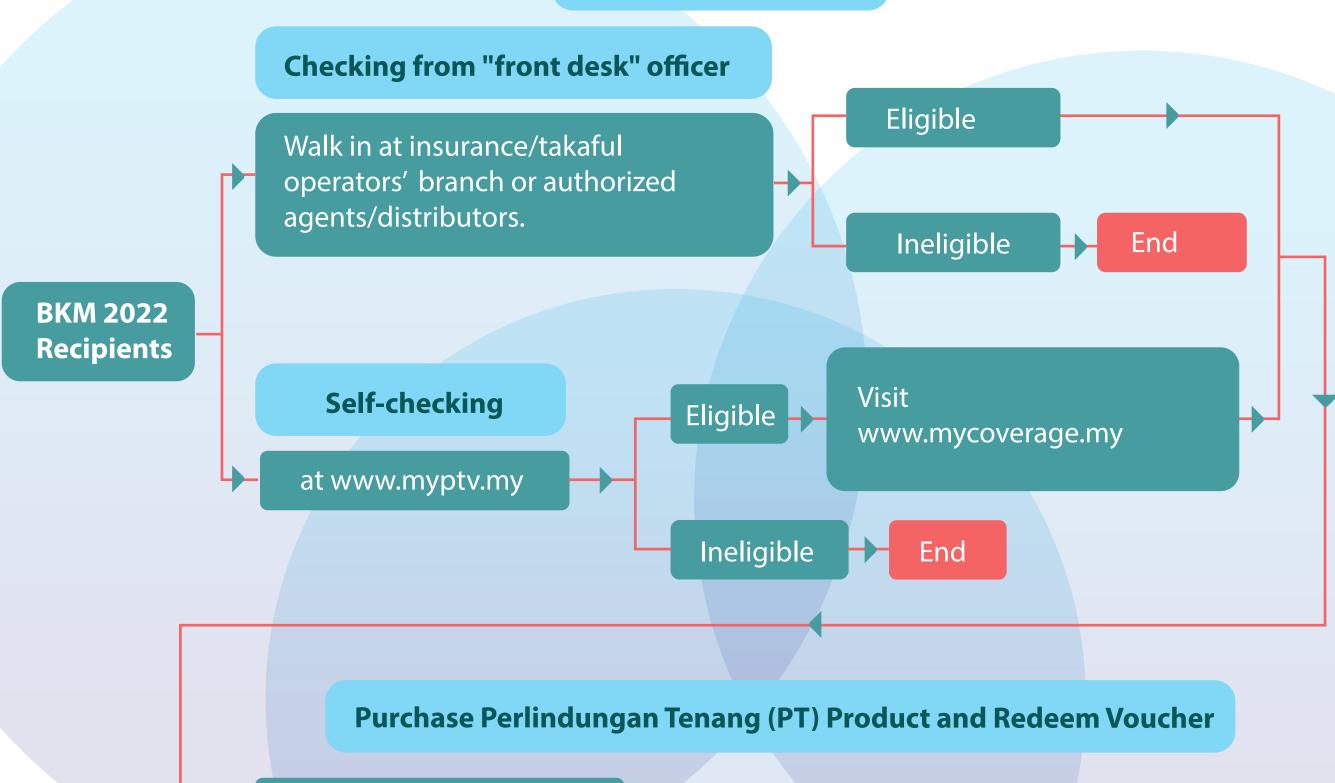
#### **Easy claims process**

• Claims with complete documentation will be paid out within five (5) working days (for death claim) and seven (7) working days (for non-death claims).

# How do you check your eligibility and redeem PTV?



**Eligibility Checking** 



Products offered over the counter Purchase and redeem PT products over the counter

Products offered online

Purchase and redeem PT products at participating insurance /takaful operators websites, agents or authorised distributors.

# What are the terms and conditions for Perlindungan Tenang Voucher Programme?





Eligible to BKM 2022 recipients from the household, single and senior citizen categories.



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.



If you have claimed the RM50 PTV in 2021, you will still be eligible to claim the RM75 PTV in 2022.



Each BKM recipient is only entitled to one voucher worth RM75. The voucher can only be used by the eligible BPR recipient and is non-transferable.





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**Affordable Micro Insurance and Micro Takaful Plan** 





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Check for eligibility and voucher redemption at:

www.myptv.my

More info on Perlindungan Tenang products at:

www.mycoverage.my

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 1 January 2022 until 31 December 2022.