

TOTAL AND PERMANENT DISABILITY (TPD) CLAIM GUIDE

FREQUENTLY ASK QUESTIONS

- Q : How long does it take to process my claim?
- A : **Upon receiving complete and full documents, we will require 9 working days to process your claim.**
- Q : If the claim is approved; whom shall it be paid to?
- A : **If the claim is approved, the proceeds will be paid to the policy/contract/certificate owner/holder or assignee. The payment cannot be transferred to any other party.**
- Q : If there is a delay in the processing of my TPD claim, will a late payment interest be paid if/when the claim is approved?
- A : **No late payment interest will be paid for any claim.**
- Q : If my SOCSO (PERKESO) disability claim has been approved, can I be certain that my TPD claim will also be approved?
- A : **The TPD claim will be assessed based on the terms and conditions of your policy/contract/certificate. As such, although your SOCSO (PERKESO) disability claim has been approved, the TPD claim may still be rejected due to the difference in coverage.**
- Q : What would be the possible reason for rejection of claims?
- A : **We may repudiate the claim due to any of the following reasons:**
- **the claim is not under policy/contract/certificate's benefit,**

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- the claimant's condition does not meet TPD definition,
- breach of terms and conditions under the policy/contract/certificate,
- policy/contract/certificate is not in-force,
- non-disclosure or incorrect information provided at time of proposal/application,
- pre-existing conditions (*depending on the terms and conditions of the policy/contract/certificate*).

Q : Who should I contact if I have any questions about my claim?

A : If you have any questions about your claim, you may contact us at:

Customer Service Department
Sun Life Malaysia Assurance Berhad /
Sun Life Malaysia Takaful Berhad
Level 11, 338 Jalan Tuanku Abdul Rahman
50100 Kuala Lumpur
Customer Careline: 1300-88-5055
(8.30am to 5.00pm Monday to Friday)

Facsimile: 03-2698 7035

Email: wecare@sunlifemalaysia.com

Q : What if I am not satisfied with the claim outcome?

A : If dissatisfied with the claim decision, you may appeal to us in writing and we will reassess through our internal claims procedure.

Otherwise,

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For claims below RM250,000.00, please refer your dispute to the Ombudsman for Financial Services (OFS) within six months from the date of our decision.

Ombudsman for Financial Services
(formerly known as Financial Mediation Bureau)
Level 14, Main Block
Menara Takaful Malaysia
No 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Telephone: 603 2272 2811
Facsimile: 603 2272 1577
Email: enquiry@ofs.org.my
Website: www.ofs.org.my

For claims above RM250,000.00 , you may contact Bank Negara Malaysia:

BANK NEGARA MALAYSIA
Laman Informasi Nasihat dan Khidmat (LINK)
Jalan Dato' Onn
P.O. Box 10922
50929 Kuala Lumpur
Telephone: (03) 26988044 extension 8950 / 8958
Facsimile: (03) 26912990
<http://www.bnm.gov.my/bnmlink/index.htm>

Can't find your answer from our FAQs? Fill in the [Claims Enquiry Form](#) and our Claims officer will assess your case and revert to you within 2 business days.