

Frequently Asked Questions

FMCO 3.0 Client Wellness Campaign

Item	Question(s)	Answer						
1.	Who is eligible for participate for the Campaign?	The Campaign is open to all Sun Life Malaysia's Clients (hereinafter be referred to as " the Eligible Customer(s) ").						
2.	What is the campaign period?	The Campaign shall run from 21 June to 30 September 2021, both dates inclusive (" Campaign Period "). All proposal/application forms must be signed within the Campaign Period and the policy/contract must be issued by Sun Life Malaysia latest by 31 October 2021.						
3.	What is the participating product(s)?	Any Conventional/Takaful Regular Premium/Contribution product(s) offered by Sun Life Malaysia (" RP ") (hereinafter collectively be referred to as " Participating Product(s) "). The listing of the Participating Product(s) can be downloaded from https://www.sunlifemalaysia.com/campaigns/fmcoclientwellnesscampaign/ Please refer to the Product Brochure (if applicable) of the respective Participating Product(s) for detailed information on the Participating Product(s).						
4.	Who is eligible to claim for the RM5,000 COVID-19 Relief Fund?	Applicable to the Life Assured/Person Covered and upon death due to COVID-19.						
5.	Who is eligible to claim for the Daily Hospital Income and how many days of hospitalisation can be claimed?	Applicable to the Life Assured/Person Covered and their legal spouses for RM500 per day, up to a maximum of 14 days, of hospitalisation arising from serious Adverse Effect Following Immunisation (AEFI) after receiving the COVID-19 vaccines.						
6.	Who is eligible to claim for the COVID-19 Care Fund?	Applicable to the Life Assured/Person Covered and subjected to meeting the minimum Basic First Year Annualised Premium (" FYAP ")/First Year Annualised Contribution (" FYAC ") as per table below:- <table border="1" data-bbox="550 1422 1273 1527"> <thead> <tr> <th>Minimum Basic FYAP/FYAC</th> <th>COVID-19 Care Fund</th> </tr> </thead> <tbody> <tr> <td>RM20,000 and above</td> <td>RM1,800</td> </tr> <tr> <td>RM10,000 to RM19,999</td> <td>RM800</td> </tr> </tbody> </table> Only one (1) claim per Life Assured/Person Covered is allowed regardless of the number of the Participating Product(s) signed up during the Campaign Period.	Minimum Basic FYAP/FYAC	COVID-19 Care Fund	RM20,000 and above	RM1,800	RM10,000 to RM19,999	RM800
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7.	Is Top-Up premium/contribution recognised?	For Participating Product(s) with top-up option, regular top-up or single top-up will NOT be recognised as part of the plan's FYAP/FYAC.						
8.	Is there any expiry to the coverage for the RM5,000 COVID-19 Relief Fund and Daily Hospital Income?	Yes, both coverages will expire on 31 December 2021.						
9.	How can I claim for the COVID-19 Care Fund?	The COVID-19 Care Fund will be credited into the Policy Owner's/Contract Holder's account as indicated in the proposal/application form.						

		<p>The COVID-19 Care fund is a one-time disbursement and the fulfilment shall be as per below schedule:</p> <table border="1"> <thead> <tr> <th>Proposal/Application Sign Date</th> <th>Policy/Contract Issue Date</th> <th>Policy/Contract must stay in force as at</th> <th>Fulfilment</th> </tr> </thead> <tbody> <tr> <td rowspan="9">21 June – 30 September 2021</td> <td>21 June – 30 June 2021</td> <td>31-Jul-21</td> <td>Within 30 working days from 31-Jul-21</td> </tr> <tr> <td>1 July – 15 July 2021</td> <td>15-Aug-21</td> <td>Within 30 working days from 15-Aug-21</td> </tr> <tr> <td>16 July – 31 July 2021</td> <td>31-Aug-21</td> <td>Within 30 working days from 31-Aug-21</td> </tr> <tr> <td>1 August – 15 August 2021</td> <td>15-Sep-21</td> <td>Within 30 working days from 15-Sep-21</td> </tr> <tr> <td>16 August – 31 August 2021</td> <td>30-Sep-21</td> <td>Within 30 working days from 30-Sep-21</td> </tr> <tr> <td>1 September – 15 September 2021</td> <td>15-Oct-21</td> <td>Within 30 working days from 15-Oct-21</td> </tr> <tr> <td>16 September – 30 September 2021</td> <td>31-Oct-21</td> <td>Within 30 working days from 31-Oct-21</td> </tr> <tr> <td>1 October – 15 October 2021</td> <td>15-Nov-21</td> <td>Within 30 working days from 15-Nov-21</td> </tr> <tr> <td>16 October – 31 October 2021</td> <td>30-Nov-21</td> <td>Within 30 working days from 30-Nov-21</td> </tr> </tbody> </table>	Proposal/Application Sign Date	Policy/Contract Issue Date	Policy/Contract must stay in force as at	Fulfilment	21 June – 30 September 2021	21 June – 30 June 2021	31-Jul-21	Within 30 working days from 31-Jul-21	1 July – 15 July 2021	15-Aug-21	Within 30 working days from 15-Aug-21	16 July – 31 July 2021	31-Aug-21	Within 30 working days from 31-Aug-21	1 August – 15 August 2021	15-Sep-21	Within 30 working days from 15-Sep-21	16 August – 31 August 2021	30-Sep-21	Within 30 working days from 30-Sep-21	1 September – 15 September 2021	15-Oct-21	Within 30 working days from 15-Oct-21	16 September – 30 September 2021	31-Oct-21	Within 30 working days from 31-Oct-21	1 October – 15 October 2021	15-Nov-21	Within 30 working days from 15-Nov-21	16 October – 31 October 2021	30-Nov-21	Within 30 working days from 30-Nov-21
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10.	Is there any waiting period?	<p>No waiting period but pre-existing condition clause as stipulated in the policy/contract applies to the RM5,000 COVID-19 Relief Fund and the Daily Hospital Income benefits.</p> <p>Policies/Contracts must be in force at the point of claim or fulfilment (as the case may be) for all benefits covered in the Campaign.</p>																																
11.	Can I claim with multiple policies/contracts?	No. The Eligible Customer(s), whether as Life Assured/Person or as their legal spouse, is only eligible to claim once per person per benefit under the Campaign regardless of the number of the Participating Product(s) signed up during the Campaign Period.																																
12.	If I sign up for 2 RP policies with Basic FYAP of RM10K and RM20K respectively, how much COVID-19 Care Fund am I entitled to?	The Eligible Customer(s) can claim up to a maximum of RM1,800 subject to meeting the Campaign's requirements.																																
13.	Where can I download the Terms and Conditions of the Campaign?	The Terms and Conditions can be downloaded from https://www.sunlifemalaysia.com/campaigns/fmcoclientwellnesscampaign/																																