

CRITICAL ILLNESS 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 Critical Illness 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 : What would be the possible reason for rejection of the claim?

A : **We may repudiate the claim due to any of the following reasons:**

- **the claim is not under policy/contract/certificate's benefit,**
- **the claimant's condition does not meet Critical Illness 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*)**

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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,

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**

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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.