

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.**

For certain cases, we may request the doctor to fill in the Medical Questionnaire for extra information.

Q : Who can claim on behalf of the deceased?

A : **The policy/contract/certificate owner/holder / assignee/trustee/nominee shall be allowed to make claim.**

Should the policy/contract/certificate not have policy/contract/certificate owner/holder / assignee/trustee/nominee, then the spouse/children/parents or whoever is named as the administrator of the deceased estate (*as left in the Will of the deceased*) can submit the death claim for consideration.

Q : What if there is no policy/contract/certificate owner/holder / assignee/trustee/nominee and the deceased does not have any spouse/children/parents, who then can make a claim under the policy/contract/certificate?

A : **The claim can be submitted by any other person who has received the Letter of Administration to administer the deceased's Estate. This can be applied via the Malaysian court of law.**

DEATH CLAIM GUIDE

Q : How do I obtain Death Certificate of the deceased?

A : The death certification is officially applied via the National Registration Department (JPN) of Malaysia. This may be done by submitting the Death Notification (issued by any medical officer/police) and returning the deceased's original Identity Card to JPN. The Registrar will register the death and issue the Death Certificate accordingly.

For further information, you may contact:
National Registration Department
Persint 2, Putrajaya
Wilayah Persekutuan Putrajaya, Malaysia
Telephone: 03-8000 8000
Facsimile: 03-8880 8288
Email: pro@jpn.gov.my

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 cause of death does not under the ambit policy/contract/certificate's benefit,
- breach of terms and conditions under the policy/contract/certificate,
- death due to suicide within the specified time-frame mentioned under the terms and conditions of the policy/contract/certificate. (*Commonly this would be for a-12 month period*),
- 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*).

DEATH CLAIM GUIDE

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**

DEATH CLAIM GUIDE

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.