



By Sun Life Malaysia president/country head and CEO Raymond Lew

## Protection against uncertainties

As the global battle against COVID-19 continues, it is still early days truly to know the repercussions on the global economy and impact on people. While the pandemic is unfolding, certain common themes are already becoming clear within the insurance industry. For instance, the enablement of remote working, acceleration of digitalisation of business operations and, most importantly, an uptick of interest in the demand for health and financial protection products.

This trying time has heightened awareness of mortality, health risk and the importance of a financial safety net. Increasingly, people are becoming averse to risks and are looking for ways to protect themselves and their families.

### Safeguarding Malaysians

COVID-19 has brought forth the importance of ensuring the well-being and protection of ourselves, our loved ones and the community as a whole. At Sun Life Malaysia, we have stepped up our efforts to provide Malaysians with the best protection while they look for some certainty and peace of mind.

Guided by our business purpose to help Malaysians achieve lifetime financial security and live healthier lives, we unveiled a MYR1m (\$230,000) COVID-19 relief fund to provide direct financial support to our clients, especially those working on the front lines of the pandemic. This comes in a form of a special double death benefit for clients who contributed in the selected essential service industries during Malaysia's movement control order period.

The fund ensures financial support with extra payout benefits to immensely help those diagnosed with COVID-19 and also their family members in the event of an unfortunate death of the insured person or immediate family members.

We also extended medical coverage for hospitalisation and treatments along with several complimentary special measures such as waiving the 30-day waiting period to enable new clients to enjoy coverage immediately and offering affected clients an extension of grace period for up to 90 days to alleviate their financial stress.

### A healthy body, mind and soul

As we navigate through these unprecedented times, life as we know has changed. Nevertheless, what we should always remember is the priority of always firstly protecting ourselves before we can protect those dearest to our hearts.

Protecting oneself goes beyond the physical as our mind and body are interconnected. Hence, how and what we feed our body, mind and soul is important and contributes to a more secure and healthier life.

Feeding the body involves watching what you eat and how you take care of your body. This comes in form of having healthy and home-cooked meals along with regular exercise sessions.

Nourish the mind through constant learning and reading to broaden your thoughts to new possibilities, beliefs and interest. Besides that, I urge you to engage more with positive people so that their good influence can rub off on you.

Feed the soul with activities that make your soul happy be it doing community work or spending time with family and friends as they can work wonders in improving your mental health and overall wellbeing.

### Protected for the future

Where the future is concerned, uncertainty will be the new norm. However, one thing that is certain: You need to start planning ahead for the next crisis as it could happen anytime, anywhere.

Seize the valuable lessons from COVID-19 and take steps today to be more resilient and better protected for the unexpected. Focus on taking care of yourself financially, physically and mentally and then focus on the needs of your loved ones. With that, I believe you will enjoy protected and brighter days ahead. ■