**FAQ -Disability Plan**

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**Q: What is Disability plan?**

A: Disability plan is a yearly renewable term plan that pays you a lump sum amount (“Coverage Amount”) if you suffer from Total Permanent Disability (“TPD”) from all causes.

**Q: What is the definition of TPD?**

A: TPD is a condition in when you suffer a permanent disability arising from illness or injury and you are unable to do any work anymore or perform basic living functions. For the complete definition of TPD, kindly refer to Product Disclosure Sheet or Contract.

**Q: How long is the coverage?**

A: Disability coverage lasts for 1 year. You can renew the policy every year until you are 70 years old.

**Q: Does this product suit me?**

A: This product is suitable if you want pure protection at the most affordable cost. However, you should be satisfied that this plan fulfills your needs and that the premium is within budget.

**Q: What is the amount of coverage I should choose?**

A: The aim is to reduce your family’s and your financial burden should an unfortunate event happens. The amount of coverage depends on your budget and financial needs.  Nevertheless, you must ensure that you can afford the premium throughout the coverage term. Click here <financial calculator> to find out the coverage amount that suits you.

**Q: How much premium do I have to pay?**

A: Premium depends on your age, gender, occupation and amount of coverage. You only pay for what you need, hence your premium increases as you age at each renewal date. To find out what your current and future premiums are, please refer to Product Disclosure Sheet.

**Q: Is there any additional fees that I need to pay?**

A: No additional fees will be charged.

**Q: Do I get Income Tax Relief for premiums paid?**

A: Yes, you may qualify for personal income tax relief subject to final decision of the Inland Revenue Board.

**Q: Who is eligible to purchase Disability plan?**

A: All Malaysians aged between 14 days old and 65 years old is eligible to purchase this plan.

**Q: I'm a Malaysian, however, I'm now residing in another country. Can I buy this plan?**

A: Unfortunately, we are unable to provide you with an insurance policy at this time. We are working hard to offer coverage for customer in your situation; you may sign up to become our User and stay tuned for future updates.

**Q: How can I know more about the features and benefits of Disability plan?**

A: You can learn more about the features, benefits and exclusion by referring to the Product Disclosure Sheet and Contrac.

**Q: Why do I need to provide documents like MyKad and take a selfie?**

A: It is our duty, as a responsible financial institution, to verify the identity of our customers. Please ensure the image provided shows your details clearly. We reserve the right to cancel your policy if we are unable to satisfactorily verify your identity through the documents provided.

**Q: How do I change my contact details?**

A: You can change your email address and mobile number in DearTime App. If you change your email address, we will send the verification code to your mobile number, and vice versa.

**Q: Is Sales and Services Tax (SST) chargeable for DearTime Products?**

A: SST is only chargeable to corporate payers and not to individual payers. However, the government may impose or increase taxes at any time which you may be required to pay at the prevailing rate.

**Q: What happens if my auto billing of premium fails?**

A: If auto billing of premium fails, your coverage will be deactivated automatically if the premium is not paid within the grace period of 30 days.

**Q: Can I reactivate my coverage after it is deactivated?**

A: No, you have to go through the usual purchase process.

**Q: Can I change my premium payment frequency?**

A: Payer may switch the premium frequency anytime between monthly and yearly:

1. If it is switched to monthly mode, the new premium frequency will take effect from the next premium due date.
2. If it is switched to yearly mode, the new premium frequency will take effect immediately upon successful payment of unpaid annual premium that is outstanding until the next renewal date.

**Q: Can I change my payment card?**

A: Yes, you can change your payment card on DearTime App under your user account. The new card will be charged on the next premium due date.

**Q: Can I change the amount of coverage after purchasing?**

A: You can increase or decrease the Coverage Amount anytime in DearTime App:

1. Increased coverage amount will take effect immediately upon successful payment of additional premium prorated to the next premium due date.
2. Decreased coverage amount will take effect on the next premium due date.

**Q: Can I cancel my coverage after purchasing it?**

A: Yes, you can:

1. If you cancel your policy within 15 days from the date you first purchase, we will refund your premium to your bank account.
2. After the 15-days cancellation period, you can deactivate your coverage anytime. Your coverage will be deactivated on the next premium due date. There will be no refund of premium.

**Q: Can I purchase Disability plan if I already have a medical condition?**

A: No, we are unable to offer you Disability plan if you already have a medical condition.

**Q: Am I required to go for medical checkup to purchase Disability plan?**

A: No medical checkup or examination is required. You just need to complete the medical survey. You can also get our panel doctor from a panel clinic near you to assist you to answer. All you need to do is to pay the medical survey fee to the panel clinic first and we will reimburse you when your coverage starts.

**Q: What will happen if I did not answer the medical survey truthfully or mistakenly declare wrong information?**

A: It is important that you disclose all required information correctly and truthfully. False disclosure may result in claims rejection. We reserve the right to verify all information provided by you and may void/cancel the policy if we discover that you have provided incorrect information.

**Q: When will I receive my policy document after purchasing Disability plan?**

A: Immediately upon successful purchase, you can view your Product Disclose Sheet and Policy Contract in your DearTime account.

**Q: Will there be an agent to assist me in purchasing, editing and claiming my coverage?**

A: We have made insurance processes simple, fully digital and at your convenience. If you have any question, you can contact us via live chat, email or our customer service helpline.

**Q: Who may I contact for enquiries on my coverage and where can I get more information?**

A:**Live chat:** in DearTime app or web  
 **Customer Service Helpline:** +603 8605 3511  
 **Email:** help@deartime.com