**Q:        How do I make a claim?**

A:    It is our priority to ensure that you can successfully submit a claim application Hence, we have digitized the claim process, you can complete the claim process using our app.

**Q:    What are the steps involved in making a Critical Illness claim?**

A:    DearTime has made insurance claim simple and fully digitalised for your ultimate convenience:

Step: -

1. In our app, select the product for which the claimant (the Contract Owner) wishes to make a claim from the "Claim" menu.
2. Read and acknowledge the consent to allow us to obtain the necessary medical report from attending physicians/hospitals in order to validate the claim.
3. Use face scan to verify the claimant's identity (after 3 times failed, a pin code will send to claimant registered phone number for verification).
4. Select the hospital where the insured received treatment from our panel hospital list (for non-medical product only). A claim code will be generated.

Notes:

1. Please select "non-panel hospital" if the hospital is not on the list.
2. Please select “hospital not involved” if the insured has not been admitted/treated/involved in any hospital
3. If a panel hospital is chosen, the claimant only needs to show the claim code at the medical record department/counter and pay the medical report fee to the hospital. Claim will be registered and we will work with panel hospital to validate the claim.

If “non-panel hospital” or “hospital not involved” is chosen, claim will be registered, and you will need to provide the required information and proofs of claim (if applicable) as instructed in our app.

**Q:     Can I claim my Critical Illness insurance coverage immediately after I have purchased?**

A:     From the day you purchase Critical Illness plan, you need to wait a fixed number of days before you can claim:

1. 60 days for cancer, heart attack, coronary artery by-pass surgery, serious coronary artery disease and angioplasty & other invasive treatments for coronary artery disease.
2. 30 days for other critical illnesses.

**Q:    I have submitted my claim. How long do I have to wait to receive my coverage amount?**

A:    We will process your claim and deposit the approved coverage amount into your bank account within 7 working days of receiving all required claim information from the panel hospital or from you.

**Q:     Can I appoint someone else to make a claim on behalf?**

A:    No. We only accept claims from you (as the Contract Owner) to ensure your interests are protected and the claim is legitimate.

**Q:     Is there any event I’m not able to claim the full coverage amount of my Critical Illness?**

A:     In the event you undergo Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease, 10% of the coverage amount will be payable, subject to a maximum of RM25,000. Payment under this benefit will reduce your coverage amount and premium payable, and is only allowed once. After payment under this benefit, your coverage continues for the remaining 44 covered critical illness with the reduced coverage amount.

**Q:    Is there any exclusion that I need to be aware of?**

This plan does not cover critical illnesses arising from pre-existing conditions, congenital defect or disease diagnosed before 17 years old, AIDS, HIV, self-inflicted injury, and death within 30 days from the diagnosis of critical illness.

Please see the Contract for a complete list of exclusions

**Q:     Who should I contact if I have questions about my claim, and where can I find more information?**

A:     **Live chat:** in DearTime app or web

**Customer Service Helpline:** +603 8605 3511

**Email:**  help@deartime.com