**Q:        Who is DearTime?**

A:    DearTime is the first Malaysian fully digital life insurer who aims to close insurance penetration gap in Malaysia and democratize insurance industry by offering affordable, pure protection products which comes with a fully digitalized end-to-end process.

**Q:    How is DearTime’s business model different from that of a traditional insurance?**

A:    We adhere to three essential principles: simplicity, affordability, and accessibility.

1. Simple: Our process is fully digital, you can purchase, edit, claim and perform any other function via our mobile application.
2. Affordable: We sell our insurance products directly to you without any middlemen and commission. We also remove non-insurance frills such as investments and savings that are expensive and focus solely on protection.
3. Accessible: Anyone can sign up as a DearTime User at any time and from any location, addressing the issue of traditional insurers' low reach out percentage in rural areas.

**Q:     How do I get DearTime insurance products?**

A:    DearTime insurance products can be purchased via DearTime app which can be downloaded from AppStore or PlayStore. Click here to download DearTime app.

Q:    **What kind of policies or products does DearTime offers?**

A:    DearTime offers 5 basis yearly renewable life insurance products which are Death, Medical, Disability, Critical Illness and Accidents. Click here to find out more details on products.

**Q:    Who is insuring and underwriting the insurance policies?**

A:     All insurance products offer by DearTime is insured and underwritten by DearTime. DearTime is an approved participant in the Bank Negara Malaysia Fintech Regulatory Sandbox to conduct insurance business. Approval would be required to be licensed under Financial Services Act 2013 upon graduation from the sandbox.

**Q:    Is DearTime reinsured?**

A:    Yes, DearTime's insurance policies are reinsured by reinsurer - Malaysia Life Reinsurance Group Berhad (MLRe). A reinsurer is a company that provides financial protection to insurance companies such as transfer risk, reduce capital requirements, and lower claimant payouts.

**Q:    How can I reach DearTime?**

A:    You can always get in touch with us via live chat that is available on our app and website or if you prefer to speak to us directly, you can contact us at +603-86053511.

**Q:     How do you keep my information private and confidential?**

A:    We highly value and respect your privacy (see our [Privacy Policy](https://www.lemonade.com/privacy-policy)). We will never sell your information, or share it with anyone except for the purposes of providing our services and promoting our business.