**Q:     What is Thanksgiving?**

A:     Life is busy, and sometimes it can be easy to forget to show your gratitude for all that you’ve been given. At the same time, a gifting act also helps in improving your emotional wellbeing by spreading love and care to the community via DearTime Sponsored Insurance, the first of its kind.

**Q:     How does Thanksgiving works?**

A:    10% of the insurance premium payable will be allocated as Thanksgiving, which the Owner can use as a premium discount for himself (if Owner is classified as B40 group), as gratitude to the Referrer (if any), or as a gift to Sponsored Insurance.

Owner can allocate to any of the categories with a limit of up to 10%, during the purchase application via our mobile application.

Example:

1. If the Owner is under B40 group:

|  |  |
| --- | --- |
| **Categories** | **Percentage (%)** |
| Owner (self) | 5 |
| Referrer | 2 |
| Sponsored Insurance | 3 |
| Total | 10 |

1. If the Owner is not under B40 group:

|  |  |
| --- | --- |
| **Categories** | **Percentage (%)** |
| Referrer | 5 |
| Sponsored Insurance | 5 |
| Total | 10 |

**Q:     What is B40 Group?**

A:     B40 Group is the low-income group that forms the bottom 40% of Malaysian citizens whose monthly household income is RM4,849 and below.

**Q:     If I’m under B40 group, how does the premium discount works?**

A:    The premium discount will be reflected on the checkout page based on the percentage that you have allocated.

**Q:     What would happen to my Thanksgiving if my pay rises above the B40 threshold in the future?**

A:    Once you have updated your income in our application and it exceeded the threshold, your will not be eligible to receive the Thanksgiving. Hence, your premium will be adjusted accordingly in the next premium due date.

The percentage allocated to yourself will be reallocated to Sponsored Insurance.

**Q:     May I know how does my contribution to Sponsored Insurance works?**

A:    The portion you allocated to Sponsored Insurance will be contributed to our Charity Fund. The charity fund will be then utilizing to sponsor insurance for those unable to afford it. For more detail, please refer to Sponsored Insurance FAQ.

**Q:    Why should I allocate Thanksgiving to Sponsored Insurance?**

A:    DearTime’s slogan is “Touching One More Life”. We strongly believe in reaching out to those who truly need insurance, especially those in the ultra-low-income group via Sponsored Insurance. With your generous participation in Thanksgiving, we can touch one more life together.

**Q:     Do I have the chance to allocate the Thanksgiving if I'm sponsored by DearTime's Sponsored Insurance?**

A:    If You are sponsored under Sponsored Insurance, then Thanksgiving amount shall be allocated fully to the DearTime Berhad - Charity Fund.

**Q:    Is it possible for me to change my Thanksgiving allocation at any time?**

A:     Yes, you can make changes to your Thanksgiving allocation via our mobile app. The new allocation will take effects in next premium due date.

**Q:     What is Referrer?**

A:    The person who invited you to join us is known as a Referrer. The Referrer's name will appear in the Thanksgiving section, and you can use a portion of the Thanksgiving to express your gratitude. For more detail, please refer to Referral Program FAQ.

**Q:    If my policy is void, what will happen to my Thanksgiving amount that has been allocated?**

A:     We uphold the principle of Thanksgiving (“gift”), all Thanksgiving that has been allocated will not be voided and non-refundable in any case may be.