



PROGRAM BAUCAR

3.0

PERLINDUNGAN

tenang

MAMPU & MUDAH

Affordable Microinsurance and Microtakaful Plans

Now extended to
31 august 2026

Start your Perlindungan Tenang today –
now more affordable with the RM30 voucher.



In collaboration with



Persatuan Insurans Hayat Malaysia
Life Insurance Association of Malaysia



MALAYSIAN TAKAFUL
ASSOCIATION



PIAM
PERSATUAN INSURANS AM MALAYSIA
General Insurance Association of Malaysia

*Terms & conditions apply.

What is Perlindungan Tenang Voucher 3.0 Programme (PTV 3.0)?

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The Perlindungan Tenang Voucher 3.0 Programme is a strategic initiative by the Government of Malaysia to strengthen social protection for lower-income segments of the population.

Commencing on 1st September 2025, a RM30 voucher will be allocated to 2 million eligible Sumbang Tunai Rahmah (STR) recipients.

This voucher may be utilised to purchase a new or renew a microinsurance or microtakaful product under Perlindungan Tenang framework offered by participating Insurers/ takaful operators.

Perlindungan Tenang products are designed to provide accessible and affordable financial protection, particularly for underserved and vulnerable communities.

Perlindungan Tenang products under PTV 3.0 come with an annual premium/contribution of at least RM50. To enjoy the RM30 voucher, policy/certificate holders just need to make an initial payment of RM20. This way, participants can better understand and commit to the insurance/takaful plan they have chosen.

Key Features of Perlindungan Tenang



Affordable

- Premiums/ contributions from only a few Ringgit monthly.



Simple

- Easy to understand. Lump sum payout for death, accident, or property damage.



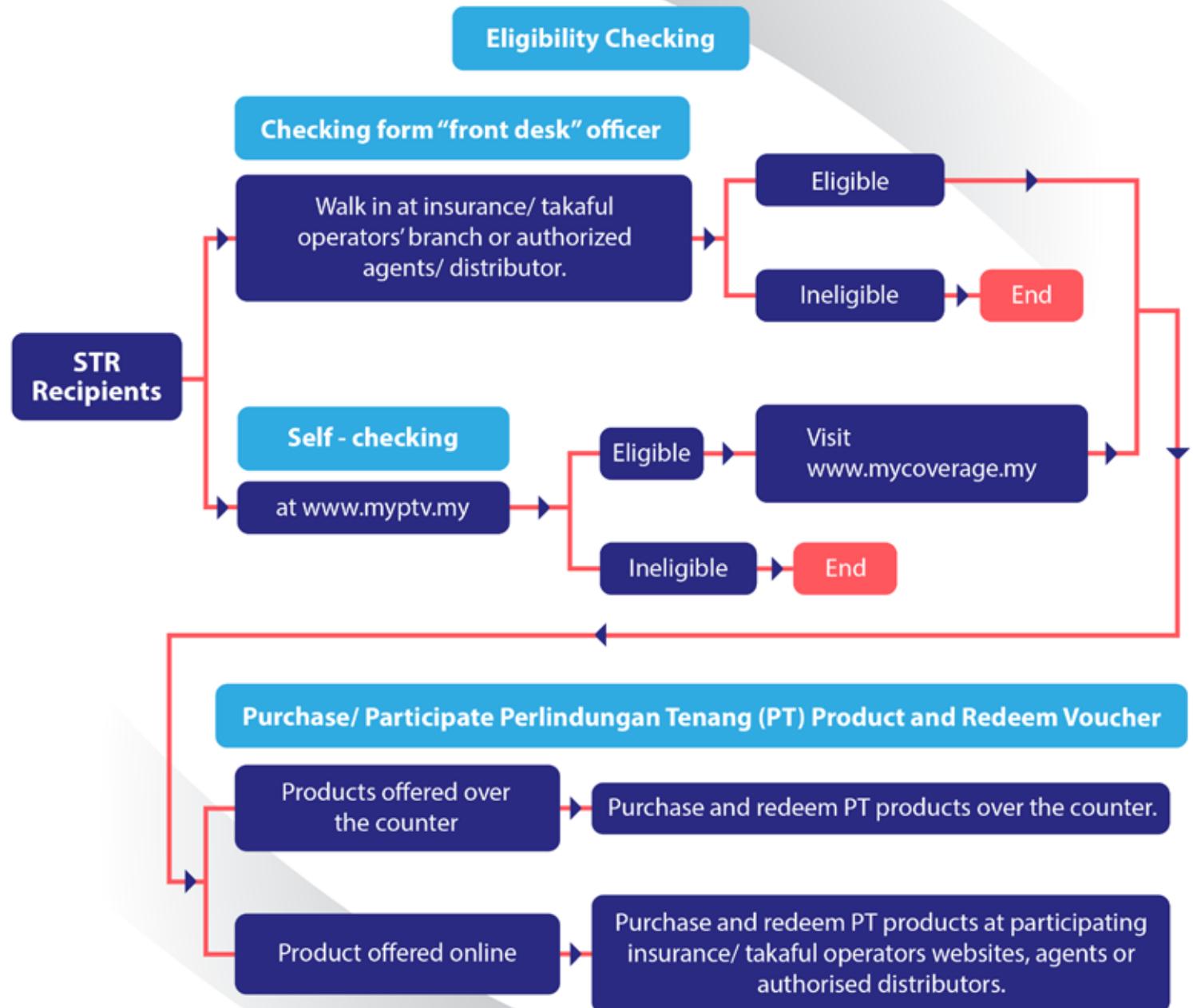
Easy claims process

- With complete documentation, claims are paid within 5 working days (death) or 7 working days (non-death).



Easy to purchase/participate

- Buy/participate online or at participating licensed insurers, takaful operators, agents, or authorised distributors.





Voucher valid for one product only.



One voucher per recipient (non-transferable)



Voucher is non-refundable and cannot be exchanged for cash.



Eligible for Sumbangan Tunai Rahmah (STR) recipients only.



The selected product must have a minimum annual contribution of RM50. Recipients will need to top up at least RM20 to complete the purchase.



Valid from 1 September 2025 until the voucher is fully redeemed or 31 August 2026.

Frequently Ask Questions (FAQ)

Program Baucar Perlindungan Tenang 3.0 (PTV 3.0)

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1. What is Perlindungan Tenang?

Perlindungan Tenang is an initiative by the insurance and takaful industry to develop insurance and takaful products that meet the needs of underserved segments, particularly the bottom 40% of a household (B40). Aimed at providing insurance and takaful protection against key risks in life, Perlindungan Tenang comprises insurance/takaful products that meet the criteria of affordable, accessible, easy to understand and convenient claims process.

2. What are the Perlindungan Tenang products?

Perlindungan Tenang products offer basic insurance or takaful protection plans. It serves as a safety net to keep you and your loved ones financially protected against death, fire or other unfortunate events. Please visit www.mycoverage.my/perlindungan_tenang/ to check the range of products offered by the insurers and takaful operators.



3. How do I know and differentiate Perlindungan Tenang products from other insurance/Takaful products?

Please keep a lookout for the Perlindungan Tenang logo above to identify the products offered by insurers /takaful operators.

4. What is Perlindungan Tenang Voucher 3.0 Programme?

The Perlindungan Tenang Voucher 3.0 Programme is a strategic initiative by the Government of Malaysia to strengthen social protection for lower-income segments of the population.

Commencing on 1st September 2025, a **RM30 voucher** will be allocated to 2 million eligible **Sumbangan Tunai Rahmah (STR) recipients**.

This voucher may be utilised to purchase a new or renew a microinsurance or microtakaful product under Perlindungan Tenang framework offered by participating Insurers/ takaful operators.

Perlindungan Tenang products are designed to provide accessible and affordable financial protection, particularly for underserved and vulnerable communities.

For further details on available plans and participating insurers/takaful operators, please visit www.mycoverage.my/perlindungan_tenang.

5. Who are eligible for this RM30 voucher?

The voucher will be allocated to 2 million eligible STR recipients on a first come first served basis.

6. How do I check my eligibility for the Perlindungan Tenang Voucher?

To check your eligibility, please follow the steps below:

Step 1: Go to www.myptv.my

Step 2: Key in your National Registration Identity Card (NRIC) number and tick (/) "YES, I HAVE READ AND UNDERSTOOD THE PRIVACY NOTICE" and "I'm not a robot."

Step 3: If you are eligible for the programme, the PTV system will generate a voucher number. Please use the voucher number when you want to redeem the RM30 voucher at point of purchase.

Alternatively, you may also walk into any branch or authorised agents/distributors of the participating insurers/takaful operators offering Perlindungan Tenang products under the PTV 3.0 Programme to check your eligibility.

Soalan - Soalan Lazim

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7. How do I redeem my voucher to purchase the Perlindungan Tenang product?

There are two methods to redeem the voucher when purchasing your product:

Method 1 - Redeem the voucher and purchase online:

Step 1: Visit www.mycoverage.my

Step 2: Scroll down to the "Perlindungan Tenang Products under PTV 3.0 Programme" section. Click on each participating Perlindungan Tenang products insurers/takaful operators' icon to understand the products' basic features and benefits. Please check the respective product criteria such as age limit and premium/contribution amount before deciding on the product that best meets your needs.

Step 3: Click "FIND OUT MORE". You will be directed to the respective participating insurers'/takaful operators' Perlindungan Tenang webpage.

Step 4: You will be guided through the simple process to purchase the Perlindungan Tenang product. You will need to fill in the information required such as name, National Registration Identity Card (NRIC) number, age, gender, and other required information to complete the purchase process. You will also need to key in your unique Perlindungan Tenang Voucher number to redeem the voucher during the product purchase. You are advised to read the terms and conditions of the product before making your purchase.

Method 2 - Redeem and purchase at the counter via Walk-In:

You can also redeem the voucher and purchase the Perlindungan Tenang product directly at the branch office counters or authorised agents/distributors of the participating insurers/takaful operators.

Understand the product's basic features and benefits, including checking the respective product criteria such as age limit and premium/contribution amount before deciding on the product that best meets your needs.

If you choose to proceed with purchasing the product, you must provide the necessary information to complete the purchase process.

Please note that this process may differ from company to company. You are advised to consult the respective company's customer service representative for further details.

8. When is the effective date of the Perlindungan Tenang Voucher Programme for 2025?

The PTV 3.0 Programme will be effective from 1 September 2025 until the voucher is fully redeemed or 31 August 2026, whichever is earlier.

9. If I have claimed a RM50 PTV in 2021 and a RM75 PTV in 2022, can I claim the RM30 in 2025?

Yes, you are eligible to claim the RM30 PTV in 2025, even if you previously claimed the RM50 PTV in 2021 and RM75 PTV in 2022, provided you are a STR recipient in 2025.

10. If I have a problem checking my eligibility or have queries on the Perlindungan Tenang Voucher 3.0 Programme, who should I contact?

PTV 3.0 voucher technical issue: ISM [03-22409899]

• Life Insurance Product

Emel: ptv@liam.org.my

Phone: +603-2691 6628/ 6168/ 8068

• Takaful Products

Emel: ptv@malaysiantakaful.com.my

Phone: +6012-772 0025

• General Insurance Product

Emel: pic@piam.org.my

Phone: +603-2274 7399

11. Where can I get more information on Perlindungan Tenang Voucher (PTV) Programme 3.0 products and participating companies?

The list of products and participating insurers/takaful operators in this programme is available at https://www.mycoverage.my/en/perlindungan_tenang3.0/

12. How many vouchers will I receive?

Each eligible STR recipient is only entitled to one RM30 voucher. The voucher is non-transferable and can only be used by the registered STR recipient.

13. Can I purchase more than one product with the RM30 Perlindungan Tenang Voucher?

The RM30 voucher is automatically voided if you do not utilise it within the voucher programme period. You are advised to utilise the voucher as soon as possible upon confirming eligibility and understanding of the product.

14. I am eligible for PTV and have received the voucher code. What will happen to the voucher if I choose not to utilise it?

The RM30 voucher is automatically voided if you do not utilise it within the voucher programme period. You are advised to utilise the voucher as soon as possible upon confirming eligibility and understanding of the product.

15. Do I need to top-up the payment if the premium/contribution costs more than RM30?

Yes, you have to pay the difference if the premium/contribution costs are more than the RM30 value of the voucher. For example, you will have to pay RM20 only when purchasing a Perlindungan Tenang product with an annual premium/contribution of RM50 using the voucher.

16. Can I use the voucher for my existing policy/certificate which was purchased before the launch of PTV 3.0 programme?

The voucher cannot be used for existing Perlindungan Tenang policy/certificate purchased before the launch of the PTV3.0 programme but can be used to renew existing Perlindungan Tenang policy/certificate (with effective date starting between 1 September 2025 until the voucher is fully redeemed or 31 August 2026, whichever is earlier).



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Get Started Today

Check eligibility : www.myptv.my

Explore products : www.mycoverage.my

**Perlindungan Tenang. Affordable protection.
Accessible peace of mind.**

Supported by:

Life Insurance Association of Malaysia (LIAM) : ptv@liam.org.my

Malaysian Takaful Association (MTA) : ptv@malaysiantakaful.com.my

Persatuan Insurans Am Malaysia (PIAM) : pic@piam.org.my

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