

Soalan Lazim / Frequently Asked Questions

1. Apakah Pewarisan Bertakaful?

Pewarisan Bertakaful adalah penawaran pelan perlindungan takaful bagi membiayai atau meminimalkan kos pentadbiran pusaka pelanggan AmanahRaya.

What is Pewarisan Bertakaful?

Pewarisan Bertakaful is a protection plan designed to cover or minimize the estate administration costs of AmanahRaya customers.

2. Siapakah yang boleh mendaftar untuk Pewarisan Bertakaful dan berapakah had umur kelayakan?

Pewarisan Bertakaful terbuka kepada pelanggan sedia dan baru AmanahRaya berumur 18 hingga 69 tahun hari lahir akan datang (sebelum hari lahir yang ke 70 tahun).

Who can sign up for Pewarisan Bertakaful and what's the age limit?

Pewarisan Bertakaful is available to both current and new AmanahRaya customers who are between 18 and 69 years old (before their 70th birthday).

3. Bolehkah ahli keluarga pelanggan memohon Pewarisan Bertakaful?

Ya, boleh.

Can the customer's family members apply for Pewarisan Bertakaful?

Yes, they can.

4. Berapakah jumlah perlindungan yang ditawarkan bagi Pewarisan Bertakaful?

Manfaat kewangan berjumlah RM 54,000 ditawarkan bagi pengurusan harta pusaka oleh Amanah Raya Berhad apabila berlaku kematian.

What is the amount of coverage provided under Pewarisan Bertakaful?

A financial benefit of RM54,000 is provided for estate administration by Amanah Raya Berhad in the event of the participant's death.

5. Berapakah bayaran langganan Pewarisan Bertakaful?

RM 10 / sebulan

What is the subscription fee for Pewarisan Bertakaful?

The subscription fee is RM10 per month.

6. Siapakah Pengendali Takaful yang akan menguruskan Pewarisan Bertakaful?

Takaful Ikhlas Family Berhad

Which Takaful operator manages the Pewarisan Bertakaful plan?

The plan is managed by Takaful Ikhlas Family Berhad.

7. Bilakah Sijil Takaful akan berkuatkuasa/bermula?

Sijil Takaful akan berkuatkuasa setelah permohonan lengkap diserahkan berserta dengan bayaran melalui portal yang disediakan dan tertakluk kepada kelulusan Syarikat Takaful.

When does the Takaful certificate take effect?

The Takaful certificate will take effect once the completed application and payment have been submitted through the designated portal and are approved by the Takaful company.

8. Bagaimana pelanggan boleh mendapatkan Sijil Takaful?

Sijil Takaful pelanggan akan diserahkan melalui emel berdaftar pelanggan oleh Syarikat Takaful setelah permohonan diluluskan.

How can customers obtain the Takaful certificate?

The Takaful certificate will be sent to the customer's registered email by the Takaful company once the application is approved.

9. Bagaimanakah langganan diperbaharui pada setiap tahun?

Pembaharuan langganan Pewarisan Bertakaful akan didebitkan secara automatik daripada akaun bank pelanggan

How is the subscription renewed each year?

The Pewarisan Bertakaful subscription will be automatically debited from the customer's bank account for renewal each year.

10. Adakah bayaran langganan yang telah dibayar akan dikembalikan jika sijil Takaful ditamatkan?

Tertakluk kepada terma dan syarat Syarikat Takaful.

Will the subscription fee be refunded if the Takaful certificate is terminated?

Refunds are subject to the terms and conditions of the Takaful company.

11. Sekiranya tidak berlaku kematian sehingga umur pelanggan 70 tahun (melebihi had umur kelayakan), adakah pelanggan dapat kembali bayaran langganan?

Tidak, bayaran langganan tidak akan dikembalikan sekiranya telah melebihi had umur kelayakan selaras dengan konsep Tabarru' yang bermaksud sumbangan sukarela atau derma yang diberikan oleh peserta Takaful ke dalam dana bersama untuk membantu sesama peserta menghadapi risiko tertentu, seperti kematian, kecacatan, atau kemalangan. Dana Tabarru' ini digunakan untuk membayar manfaat kepada peserta atau waris mereka yang mengalami musibah, selaras dengan prinsip tolong-menolong dan saling membantu dalam Islam. Konsep ini membezakan Takaful daripada insurans konvensional kerana ia berasaskan kerjasama dan bukan keuntungan.

If no death occurs before the customer reaches the age of 70 (beyond the eligibility age limit), will the subscription payments be refunded?

No, subscription payments will not be refunded once the customer has exceeded the eligibility age limit. This is in accordance with the concept of Tabarru', which

refers to a voluntary contribution made by Takaful participants into a shared fund to support one another in the event of misfortunes such as death, disability, or accident. The Tabarru' fund is used to provide financial assistance to affected participants or their beneficiaries, in line with the Islamic principles of mutual cooperation and solidarity. This concept sets Takaful apart from conventional insurance, as it is based on collective responsibility rather than profit-making.

12. Bagaimana jika selepas kematian pelanggan, waris tidak mahu melantik Amanah Raya Berhad sebagai Pentadbir Pusaka?

Bagi membolehkan tuntutan bayaran pampasan dan serahan bayaran dibuat, waris perlu mengemukakan Surat Kuasa Mentadbir / Perintah Pembahagian yang menyenaraikan Polisi Pewarisan Bertakaful di dalam senarai aset Surat Kuasa tersebut.

What if, after the customer's death, the beneficiary chooses not to appoint Amanah Raya Berhad as the estate administrator?

To proceed with the claim and payment disbursement, the beneficiary must submit a Letter of Administration or Distribution Order that lists the Pewarisan Bertakaful policy as part of the estate's assets.

13. Bagaimana jika ada baki bayaran pampasan manfaat selepas ditolak kos dan caj Fi Pentadbiran Pusaka?

Baki akan dibayar kepada waris melalui pembahagian pusaka seperti prosedur biasa.

What happens if there is a remaining balance of the benefit payout after deducting estate administration fees and charges?

The remaining balance will be distributed to the beneficiaries according to the standard estate distribution procedure.

14. Bagaimana jika kos dan caj Fi Pentadbiran Pusaka melebihi bayaran pampasan manfaat yang diterima?

Baki kos dan caj Fi Pentadbiran Pusaka tersebut akan dikenakan melalui pusaka atau ditanggung waris sebagaimana proses pentadbiran biasa.

What happens if the estate administration fees and charges exceed the benefit payout amount?

Any remaining estate administration fees and charges will be recovered from the estate or borne by the beneficiaries, in accordance with the standard estate administration process.

15. Adakah Pewarisan Bertakaful boleh dibatalkan atau ditarik balik?

Boleh dan ia adalah tertakluk kepada terma dan syarat yang ditetapkan oleh Syarikat Takaful.

Is it possible to cancel or withdraw from the Pewarisan Bertakaful plan?

Yes, cancellation or withdrawal is allowed, subject to the terms and conditions established by the Takaful provider.

16. Bagaimanakah cara untuk menamatkan langganan Pewarisan Bertakaful?

Pelanggan boleh menamatkan langganan Pewarisan Bertakaful dengan memaklumkan atau menghubungi Syarikat Takaful.

How can a customer cancel their Pewarisan Bertakaful subscription?

A customer may cancel their Pewarisan Bertakaful subscription by informing or contacting the Takaful provider directly.

17. Siapakah yang boleh dilantik sebagai Penerima Manfaat?

Perkhidmatan Pewarisan Bertakaful tidak mempunyai pelantikan penerima manfaat kerana pampasan takaful akan diuruskan oleh Amanah Raya Berhad bagi membiayai kos pentadbiran pusaka pelanggan.

Who can be appointed as the Beneficiary?

The Pewarisan Bertakaful plan does not involve the appointment of beneficiaries, as the Takaful payout is managed by Amanah Raya Berhad to cover the customer's estate administration costs.

18. Bagaimanakah waris boleh membuat tuntutan?

Waris boleh berhubung dan berurusan dengan Amanah Raya Berhad bagi memulakan proses pentadbiran pusaka.

How can beneficiaries file a claim?

Beneficiaries are advised to contact Amanah Raya Berhad to initiate the estate administration process.

19. Bolehkah waris membuat tuntutan lebih dari sekali?

Setiap sijil perlindungan yang didaftarkan hanya boleh dibuat tuntutan sekali sahaja.

Can beneficiaries make multiple claims?

Each registered protection certificate is eligible for only one claim.