



18 November 2020  
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P.U. (A) 326

WARTA KERAJAAN PERSEKUTUAN

*FEDERAL GOVERNMENT  
GAZETTE*

PERINTAH PERBADANAN INSURANS DEPOSIT  
MALAYSIA (HAD MANFAAT DILINDUNGI) 2020

*MALAYSIA DEPOSIT INSURANCE CORPORATION  
(PROTECTED BENEFITS LIMIT) ORDER 2020*

DISIARKAN OLEH/  
*PUBLISHED BY*  
JABATAN PEGUAM NEGARA/  
*ATTORNEY GENERAL'S CHAMBERS*

AKTA PERBADANAN INSURANS DEPOSIT MALAYSIA 2011

PERINTAH PERBADANAN INSURANS DEPOSIT MALAYSIA  
(HAD MANFAAT DILINDUNGI) 2020

PADA menjalankan kuasa yang diberikan oleh subseksyen 69(4) dan perenggan 80(5)(b) Akta Perbadanan Insurans Deposit Malaysia 2011 [*Akta 720*], Menteri, atas syor Perbadanan, membuat perintah yang berikut:

**Nama dan permulaan kuat kuasa**

1. (1) Perintah ini bolehlah dinamakan **Perintah Perbadanan Insurans Deposit Malaysia (Had Manfaat Dilindungi) 2020**.

(2) Perintah ini mula berkuat kuasa pada 1 Januari 2021.

**Had manfaat dilindungi di bawah sijil takaful keluarga, polisi hayat, sijil takaful am atau polisi am**

2. Manfaat takaful dilindungi atau manfaat insurans dilindungi yang dinyatakan dalam ruang (1) Jadual di bawah sijil takaful keluarga, polisi hayat, sijil takaful am atau polisi am adalah dilindungi oleh Perbadanan setakat had yang dinyatakan bersempit dengannya dalam ruang (2) Jadual.

**Pembatalan**

3. Perintah Perbadanan Insurans Deposit Malaysia (Had Manfaat Dilindungi) 2011 [*P.U. (A) 27/2011*] dibatalkan.

JADUAL  
[Perenggan 2]

Manfaat Takaful Dilindungi atau Manfaat Insurans Dilindungi (1)	Had (2)
1. Kematian dan manfaat berkaitan yang berbangkit daripada kematian	RM500,000
2. Ketidakupayaan dan manfaat berkaitan yang berbangkit daripada ketidakupayaan	RM500,000
3. Penyakit dan manfaat berkaitan yang berbangkit daripada penyakit	RM500,000
4. Kematangan dan manfaat berkaitan yang berbangkit daripada kematangan	RM500,000
5. Serahan dan manfaat berkaitan yang berbangkit daripada serahan	RM500,000
6. Pendapatan	RM500,000
7. Penjagaan kesihatan	100% amaun yang kena dibayar
8. Kerugian kewangan	RM500,000
9. Nilai sijil takaful keluarga itu atau nilai polisi hayat itu	RM500,000 bagi satu atau lebih sijil takaful keluarga atau polisi hayat

Manfaat Takaful Dilindungi atau Manfaat Insurans Dilindungi (1)	Had (2)
10. Sumbangan atau premium prabayar boleh dibayar balik	Bagi sijil takaful atau polisi insurans perubatan dan kesihatan – 100% amaun prabayar
	Bagi sijil takaful atau polisi insurans yang dikehendaki di bawah Akta Pengangkutan Jalan 1987 [ <i>Akta 333</i> ] dan Akta Pampasan Pekerja 1952 [ <i>Akta 273</i> ] – 100% amaun prabayar
	Bagi sijil takaful atau polisi insurans yang lain – RM500,000 bagi setiap sijil takaful atau polisi insurans
11. Kehilangan atau kerosakan pada harta dan kerugian berbangkit	RM500,000 bagi setiap harta
12. Kehilangan atau kerosakan pada harta mana-mana pihak ketiga dan kerugian berbangkit	RM500,000 bagi setiap harta
13. Kematian mana-mana pihak ketiga dan manfaat berkaitan yang berbangkit daripada kematian	RM500,000

Manfaat Takaful Dilindungi atau Manfaat Insurans Dilindungi (1)	Had (2)
14. Ketidakupayaan mana-mana pihak ketiga dan manfaat berkaitan yang berbangkit daripada ketidakupayaan	RM500,000
15. Penyakit mana-mana pihak ketiga dan manfaat berkaitan yang berbangkit daripada penyakit	RM500,000
16. Kecederaan mana-mana pihak ketiga dan manfaat berkaitan yang berbangkit daripada kecederaan	RM500,000
17. Penjagaan kesihatan mana-mana pihak ketiga	100% amaun kena dibayar
18. Kerugian kewangan mana-mana pihak ketiga	RM500,000
<p>Bagi mengelakkan keraguan, apabila suatu sumbangan atau premium prabayar boleh dibayar balik kena dibayar sebagai sebahagian daripada atau bersama dengan mana-mana manfaat takaful dilindungi atau manfaat insurans dilindungi yang dinyatakan dalam perenggan 1, 2, 3, 4, 5, 6, 7, 8, 9 dan 11 ruang (1), sumbangan atau premium prabayar boleh dibayar balik itu dan manfaat takaful dilindungi atau manfaat insurans dilindungi berkenaan hendaklah disifatkan sebagai suatu manfaat dilindungi dan hendaklah dilindungi setakat had manfaat takaful dilindungi atau manfaat insurans dilindungi berkenaan itu yang dinyatakan bersetentangan dengannya dalam ruang (2).</p>	

Dibuat 12 November 2020

[PIDM/PN/7/2020; MOF.SID(S)700-1/2/23; PN(PU2)689/VI]

DATO' SRI TENGKU ZAFRUL BIN TENGKU ABDUL AZIZ  
*Menteri Kewangan*

MALAYSIA DEPOSIT INSURANCE CORPORATION ACT 2011

MALAYSIA DEPOSIT INSURANCE CORPORATION  
(PROTECTED BENEFITS LIMIT) ORDER 2020

IN exercise of the powers conferred by subsection 69(4) and paragraph 80(5)(b) of the Malaysia Deposit Insurance Corporation Act 2011 [*Act 720*], the Minister, on the recommendation of the Corporation, makes the following order:

**Citation and commencement**

1. (1) This order may be cited as the **Malaysia Deposit Insurance Corporation (Protected Benefits Limit) Order 2020**.

(2) This Order comes into operation on 1 January 2021.

**Limits of protected benefits under family takaful certificates, life policies, general takaful certificates or general policies**

2. The protected takaful benefits or protected insurance benefits that are specified in column (1) of the Schedule under family takaful certificates, life policies, general takaful certificates or general policies are protected by the Corporation up to the corresponding limits specified in column (2) of the Schedule.

**Revocation**

3. The Malaysia Deposit Insurance Corporation (Protected Benefits Limit) Order 2011 [*P.U. (A) 27/2011*] is revoked.

SCHEDULE  
[Paragraph 2]

Protected Takaful Benefit or Protected Insurance Benefit (1)	Limit (2)
1. Death and related benefits arising from death	RM500,000
2. Disability and related benefits arising from disability	RM500,000
3. Illness and related benefits arising from illness	RM500,000
4. Maturity and related benefits arising from maturity	RM500,000
5. Surrender and related benefits arising from surrender	RM500,000
6. Income	RM500,000
7. Healthcare	100% of amount payable
8. Pecuniary loss	RM500,000
9. Value of that family takaful certificate or value of that life policy	RM500,000 for one or more family takaful certificates or life policies

Protected Takaful Benefit or Protected Insurance Benefit (1)	Limit (2)
10. Refundable prepaid contribution or premium	For medical and health takaful certificates or insurance policies – 100% of amount prepaid
	For takaful certificates or insurance policies which are required under the Road Transport Act 1987 [Act 333] and Workmen’s Compensation Act 1952 [Act 273] – 100% of amount prepaid
	For other takaful certificates or insurance policies – RM500,000 per takaful certificate or insurance policy
11. Loss of or damage to property and consequential loss	RM500,000 for each property
12. Loss of or damage to property of any third party and consequential loss	RM500,000 for each property
13. Death of any third party and related benefits arising from death	RM500,000
14. Disability of any third party and related benefits arising from disability	RM500,000

Protected Takaful Benefit or Protected Insurance Benefit (1)	Limit (2)
15. Illness of any third party and related benefits arising from illness	RM500,000
16. Injury of any third party and related benefits arising from injury	RM500,000
17. Healthcare of any third party	100% of amount payable
18. Pecuniary loss of any third party	RM500,000
<p>For the avoidance of doubt, where a refundable prepaid contribution or premium is payable as part of or together with any of the protected takaful benefits or protected insurance benefits specified in paragraphs 1, 2, 3, 4, 5, 6, 7, 8, 9 and 11 of column (1), the refundable prepaid contribution or premium and the relevant protected takaful benefit or protected insurance benefit shall be deemed as one protected benefit and shall be protected up to the corresponding limit of that relevant protected takaful benefit or protected insurance benefit specified in column (2).</p>	

Made 12 November 2020

[PIDM/PN/7/2020; MOF.SID(S)700-1/2/23; PN(PU2)689/VI]

DATO' SRI TENGKU ZAFRUL BIN TENGKU ABDUL AZIZ  
*Minister of Finance*