

FREQUENTLY ASKED QUESTIONS (FAQ) – RAHMAH PERSONAL ACCIDENT

1. Who can apply for this policy?

All Malaysians and Permanent Residents aged from sixteen (16) up to sixty-five (65) years at the date of inclusion.

2. Do I need to undergo a pre-entry medical examination?

No, a pre-entry medical examination is not required.

3. When will my coverage be effective?

Your coverage will be effective upon the receipt of the Premium and approval by the Insurer.

4. Will my policy still cover me if I no longer reside in Malaysia?

Should you reside outside Malaysia for more than 6 consecutive months, the policy will cease to be in effect.

5. Does this plan pay in addition to any other insurance policy that I may have?

Yes, we will pay in addition to any other insurance policies you may have.

6. When am I entitled to claim Daily Hospital Cash Income?

You have to be admitted to the Government Hospital located in Malaysia as a registered patient for at least twelve (12) consecutive hours for treatment of bodily injury as a result of an accident.

7. Can I cancel my insurance policy?

Yes, you may terminate your insurance policy at any time by giving written notice to RHB Insurance without a refund of any premium.