

Protection Needs



i-Lindung is a self-service platform through i-Akaun (Member) which can be used to purchase protection products under the Member Protection Plan (MPP). Members are allowed to purchase insurance / takaful products from Insurance & Takaful Operators (ITOs) that have been approved by the EPF. This is to provide protection coverage options to members during challenging periods or unfortunate events.

Who Can Apply

Requirements



Malaysians



i-Akaun (Member) user



Have a balance in EPF account

Types of Protection Offered



Life protection



Critical illness protection

Key Features of i-Lindung



Seamless journey

The simplest way to purchase protection products with no medical check-up required



Quick quotation

Get a quotation online for all products offered



Information centre

Able to access and analyse valuable information on the products offered before deciding to purchase



Single view

Able to view all details of the policies or certificates purchased



Anytime, anywhere

Flexibility to purchase protection products at any time

Frequently Asked Questions

General Questions

What is i-Lindung?



i-Lindung is a self-service platform within i-Akaun (Member) to facilitate the purchase of protection products under Members Protection Plan which allow members to withdraw funds from their Account 2 to purchase insurance and to participate in takaful products from EPF approved Insurance Companies and Takaful Operators (“ITO”).

What are the requirements to purchase products under i-Lindung?



- a. You have sufficient balance in your Account 2;
- b. Malaysian; and
- c. i-Akaun (Member) user.

Can I purchase products under i-Lindung If I am 55 years old and above?



Yes, you can still purchase products under i-Lindung as long as you maintain a minimum of RM100 in your EPF Account 55 and/or Account Emas and within the eligible entry age of the products offered by ITO.

Can I purchase products under i-Lindung through an insurance/takaful agent?



No, products under i-Lindung can only be purchased online via i-Akaun (Member).

Can I purchase insurance products if I am a Simpanan Shariah account holder?



There is no restriction to purchase if you are a Shariah account holder. However, muslim members are strongly advised to participate in takaful products as the Fatwa Committee of the National Council of Islamic Religious Affairs Malaysia has resolved that conventional insurance is a non Shariah-compliant transaction (haram).

Products Question

What are the types of protection offered under i-Lindung?



The protection offered under i-Lindung consists of life protection and critical illness.

What is the product term coverage offered under i-Lindung?



Currently, the product covers only for 1-year term.

Is there any cash value/savings element for the products offered under i-Lindung?



The products offered is pure protection products.

How is the premium/contribution determined for the products under i-Lindung?



Premium/contribution varies depending on the ITO and the products selected. The factors that will determine the price comprises of your age (age next birthday/ age last birthday depending on ITO), gender, smoker status (if any) & coverage amount selected at the time of application.

Can i purchase the products offered under i-Lindung for my spouse and children?



For now, members can only purchase for themselves.

Do I need to undergo any medical or health assessments prior to purchase products under i-Lindung?



No, you are not required to undergo any medical or health assessment. However, you will be required to answer a few simple health questions (underwriting) provided by ITO, if any.

Are the products offered under i-Lindung eligible for tax relief?



Yes, the premium/contribution that was deducted from your EPF Account is eligible for tax relief as per current Malaysian tax regulation and subject to the Inland Revenue Board's approval.

Can I continue my premium/contribution for my existing policy/certificate with products that is not under i-Lindung?



No, withdrawal from EPF Account is only eligible for products under i-Lindung.

Purchasing Question

What are the stages of completing a transaction through i-Lindung?

Log in to i-Akaun (Member) > click on i-Lindung tab > select a product offered by ITO > complete details at ITO portal > authorize deduction from EPF Account > receive acknowledgement slip from ITO

When will my policy/certificate coverage start?

The coverage will start on the day your policy/certificate has been issued by ITO. Your policy/certificate documents will be sent via email by ITO and will also be available in the **My Protection Plan** section under i-Lindung.

When will the payment be made to ITO?

Upon successful application, payment to ITO will not be immediate and may take a few days. Nevertheless, your policy/certificate status will remain in force unless the payment is rejected. In the event that the payment is rejected, the policy/certificate purchased will be cancelled by ITO.

You are advised to monitor your application payment status at the **Transaction History** section in i-Lindung to ensure no complications to your policy/certificate status.

Other Services

Can I cancel the policy/certificate after purchasing?



You may cancel your policy/certificate at any time through the respective ITO. If you cancel your policy/certificate within the first 15 days (cooling-off period) after the coverage begins, ITO will refund the premium/contribution paid. However, if you cancel after 15 days, the ITO will refund the unutilized portion, if any, as per the calculation set by ITO.

Please note that you no longer have protection once a cancellation is made. You are advised to carefully consider if cancelling the coverage is the best decision for you.

For further information, you may contact the ITO customer service or refer to your policy/certificate documents. Alternatively, you may also refer to the **My Protection Plan** section under i-Lindung.

Upon cancellation of my policy/certificate, will the refund be credited to my EPF Account?



Yes, the refund will be credited to your EPF Account if the payment is paid before reaching the age of 55 years. Otherwise, it will be credited to your bank account, according to the bank account details you provided to the ITO. The refund will also be credited to your bank account if your EPF Account is inactive.

How long will it take for the refund to be reflected in my EPF Account 2?



It will take seven (7) business days from the day ITO has finalised your policy/certificate cancellation process and informed EPF. The turnaround time on the policy/certificate cancellation process varies between ITO. For further information, you may contact the respective ITO customer service.

Why is it important to make a nomination?



Nomination is important to safeguard the interest of your loved ones and to ensure they receive the protection as intended by you without any delay. Without a nomination, the benefits under your policy/certificate will be paid out by ITO to your lawful executor or administrator to distribute the benefits in accordance to the applicable laws of distribution. The process may take some time.

It is important that the nominee is aware of the policy/certificate purchased by you.

Can I do Hibah for my policy/certificate purchased?



Hibah, also known as gift (voluntarily) without consideration, is only applicable to nomination under takaful products. By naming your loved ones as beneficiaries under conditional Hibah, the benefits will be paid by the Takaful Operators without having to go through lengthy inheritance procedures or Faraid.

How to make a nomination or claim for my policy/certificate purchased?



You may proceed to do nomination or make a claim through the respective ITO. For further information, you may contact the respective ITO customer service or refer to your policy/certificate documents. Alternatively, you may also refer to the **My Protection Plan** section under i-Lindung.

What will I receive if no claim is made throughout the coverage term of my policy/certificate?



The products offered under i-Lindung does not provide maturity benefit.

Get access to products under i-Lindung

LOGIN TO I-AKAUN

**Have questions about
Withdrawal?**

SUBMIT YOUR ENQUIRY

