

P.U. (A) 27.**AKTA PERBADANAN INSURANS DEPOSIT MALAYSIA 2011****PERINTAH PERBADANAN INSURANS DEPOSIT MALAYSIA
(HAD MANFAAT DILINDUNGI) 2011**

PADA menjalankan kuasa yang diberikan oleh subseksyen 69(4) 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) 2011**.

(2) Perintah ini hendaklah disifatkan telah mula berkuat kuasa pada 31 Disember 2010.

Had manfaat dilindungi di bawah sijil takaful perpaduan keluarga atau polisi insurans hayat

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

Had manfaat dilindungi di bawah sijil takaful am atau polisi insurans am

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

JADUAL PERTAMA

[Perenggan 2]

<i>Manfaat Takaful Dilindungi atau Manfaat Insurans Dilindungi</i> (1)	<i>Had</i> (2)
Kematian dan manfaat berkaitan	RM500,000
Ketidakupayaan tetap	RM500,000
Penyakit kritikal	RM500,000
Nilai matang (tidak termasuk bahagian unit sijil atau polisi yang berkaitan dengan pelaburan)	RM500,000

<i>Manfaat Takaful Dilindungi atau Manfaat Insurans Dilindungi</i> (1)	<i>Had</i> (2)
Nilai serahan	RM500,000
Dividen tunai terkumpul	RM100,000
Pendapatan ketidakupayaan	RM10,000 sebulan
Pendapatan anuiti	RM10,000 sebulan
Perbelanjaan perubatan	100% perbelanjaan yang ditanggung
Sumbangan atau premium prabayar boleh dibayar balik	100% amaun prabayar

JADUAL KEDUA
[Perenggan 3]

<i>Manfaat Takaful Dilindungi atau Manfaat Insurans Dilindungi</i> (1)	<i>Had</i> (2)
Kehilangan atau kerosakan pada harta tak alih	RM500,000 setiap harta
Kehilangan atau kerosakan pada harta alih (kecuali suatu kenderaan bermotor, kapal atau pesawat udara)	RM500,000 setiap harta
Kehilangan atau kerosakan pada suatu harta pihak ketiga yang boleh ditanggung rugi menurut suatu sijil atau polisi tanggungan awam atau tanggungan produk	RM500,000 setiap harta
Kehilangan atau kerosakan pada suatu kenderaan bermotor	RM500,000 setiap harta
Kehilangan atau kerosakan pada suatu harta pihak ketiga yang boleh ditanggung rugi menurut suatu sijil atau polisi kenderaan bermotor	RM500,000 setiap harta
Kehilangan atau kerosakan pada suatu kapal atau pesawat udara	RM500,000 setiap harta
Kehilangan atau kerosakan pada suatu harta pihak ketiga yang boleh ditanggung rugi menurut suatu sijil atau polisi kapal atau pesawat udara	RM500,000 setiap harta
Kematian dan manfaat berkaitan	RM500,000
Ketidakupayaan tetap	RM500,000
Penyakit kritikal	RM500,000
Pendapatan ketidakupayaan	RM10,000 sebulan
Perbelanjaan perubatan	100% perbelanjaan yang ditanggung

<i>Manfaat Takaful Dilindungi atau Manfaat Insurans Dilindungi</i> (1)	<i>Had</i> (2)
Sumbangan atau premium prabayar boleh dibayar balik	100% amaun prabayar
Kematian seorang pihak ketiga	RM500,000
Ketidakupayaan tetap seorang pihak ketiga	RM500,000
Penyakit atau luka seorang pihak ketiga	RM500,000
Pendapatan ketidakupayaan seorang pihak ketiga	RM10,000 sebulan
Perbelanjaan perubatan seorang pihak ketiga	100% perbelanjaan yang ditanggung

Dibuat 21 Januari 2011
[PIDM/PN/2/2010; PN(PU²)689]

DATO' SERI AHMAD HUSNI BIN MOHAMAD HANADZLAH
Menteri Kewangan Kedua

MALAYSIA DEPOSIT INSURANCE CORPORATION ACT 2011

MALAYSIA DEPOSIT INSURANCE CORPORATION (PROTECTED BENEFITS LIMIT)
ORDER 2011

In exercise of the powers conferred by subsection 69(4) 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 2011**.

(2) This Order shall be deemed to have come into operation on 31 December 2010.

Limits of protected benefits under family solidarity takaful certificates or life insurance policies

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

Limits of protected benefits under general takaful certificates or general insurance policies

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

FIRST SCHEDULE

[Paragraph 2]

<i>Protected Takaful Benefit or Protected Insurance Benefit</i> (1)	<i>Limit</i> (2)
Death and related benefits	RM500,000
Permanent disability	RM500,000
Critical illness	RM500,000
Maturity value (excluding the unit portion of investment-linked certificates or policies)	RM500,000
Surrender value	RM500,000
Accumulated cash dividend	RM100,000
Disability income	RM10,000 per month
Annuity income	RM10,000 per month
Medical expenses	100% of expenses incurred
Refundable prepaid contribution or premium	100% of amount prepaid

SECOND SCHEDULE

[Paragraph 3]

<i>Protected Takaful Benefit or Protected Insurance Benefit</i> (1)	<i>Limit</i> (2)
Loss of or damage to immovable property	RM500,000 per property
Loss of or damage to movable property (save and except a motor vehicle, waterborne vessel or aircraft)	RM500,000 per property
Loss of or damage to a property of a third party indemnifiable pursuant to a public liability or product liability certificate or policy	RM500,000 per property
Loss of or damage to a motor vehicle	RM500,000 per property
Loss of or damage to a property of a third party indemnifiable pursuant to a motor vehicle certificate or policy	RM500,000 per property

<i>Protected Takaful Benefit or Protected Insurance Benefit</i> (1)	<i>Limit</i> (2)
Loss of or damage to a waterborne vessel or aircraft	RM500,000 per property
Loss of or damage to a property of a third party indemnifiable pursuant to a waterborne vessel or aircraft certificate or policy	RM500,000 per property
Death and related benefits	RM500,000
Permanent disability	RM500,000
Critical illness	RM500,000
Disability income	RM10,000 per month
Medical expenses	100% of expenses incurred
Refundable prepaid contribution or premiums	100% of amount prepaid
Death of a third party	RM500,000
Permanent disability of a third party	RM500,000
Illness or bodily injury of a third party	RM500,000
Disability income of a third party	RM10,000 per month
Medical expenses of a third party	100% of expenses incurred

Made 21 January 2011
[PIDM/PN/2/2010; PN(PU²)689]

DATO' SERI AHMAD HUSNI BIN MOHAMAD HANADZLAH
Second Minister of Finance