

Frequently Asked Question (FAQ)

Kaotim MediKad Campaign



Q1: What is Kaotim MediKad Campaign ("Campaign")?

This Campaign is an exclusive campaign aimed at promoting Kaotim MediKad to customers who have an existing individual medical takaful certificate or insurance policy with another takaful or insurance company. The eligible customers may enjoy instant coverage without the 30-day and 120-day waiting periods and receive a one-month contribution rebate, subject to the terms and conditions of this Campaign.

Q2: What is Kaotim MediKad?

Kaotim MediKad provides cashless hospital admission to our panel hospitals in Malaysia. It covers eligible hospitalisation, surgical expenses and selected outpatient benefits up to the annual limit of the selected plan.

Q3: Who is eligible for this Campaign?

This Campaign is open to individuals who have an existing individual medical takaful certificate or insurance policy from another takaful or insurance company which has been continuously in force for more than 4 months at the time of the Kaotim MediKad application and the Kaotim MediKad application must be assessed and approved by Takaful Malaysia's underwriting assessment as a "Standard" case, meaning without any loadings or exclusions applied.

Q4: How long is the Campaign period?

This Campaign runs from 25th November 2025 until 14th February 2026 (both dates inclusive) ("Campaign Period").

Q5: How does this Campaign work?

- The eligible customers must subscribe to Kaotim MediKad during the Campaign Period and must truthfully disclose and answer the question confirming that they have an existing individual medical takaful certificate or insurance policy from another takaful or insurance company.
- The customers are required to complete the underwriting assessment. Only "Standard" cases, i.e., without any loadings or exclusions applied to the new Kaotim MediKad certificate, are eligible to participate in this Campaign.
- The eligible customers will then see the additional declaration in the 'Aqad, Declaration and Authorisation by Proposed Participant' page before proceeding with payment. They will be required to read and tick the additional declaration to continue with the application.
- Once the Kaotim MediKad certificate is successfully issued and in force during the Campaign Period, the eligible customer will be recognised as part of this Campaign ("Participants").
- Successful certificates issued under this Campaign will be granted instant coverage, whereby the 120-day waiting period for specific illnesses and the 30-day waiting period for other illnesses will be waived.

Q6: How to apply for this Campaign?

To participate, the eligible customers must apply for Kaotim MediKad during the Campaign Period through any of the following channels:

- Any Takaful myCare Centre (TMCC) branch; or
- The Kaotim MediKad subscription journey at <https://medikad.kaotim.my/getquote>.

Q7: What is the reward for this Campaign?

The Participants whose Kaotim MediKad certificates remain in force for 3 months from the certificate issuance date will receive a rebate equivalent to 1 month's contribution.

Q8: What is the benefit of this Campaign compared to the normal Kaotim MediKad subscription journey?

The Participants may enjoy instant coverage, whereby the waiting period will be waived. Additionally, the Participants may receive a one-month contribution rebate if the Kaotim MediKad certificate issued under this Campaign remains in force for 3 months.

Q9: Is there any minimum contribution to be eligible for this Campaign?

No, the customers may subscribe to any plan offered under Kaotim MediKad.

Q10: Is there any underwriting for this Campaign?

Yes, the customers are required to undergo the underwriting process and must answer all the questions truthfully based on their current condition at the time of application.

Q11: Does this Campaign affect the coverage amount or benefits of Kaotim MediKad?

No, this Campaign only waives the waiting periods and provides a contribution rebate. All other benefits, coverage limits, terms and conditions of Kaotim MediKad remain unchanged.

Q12: Are the customers who currently have existing medical coverage with Takaful Malaysia eligible to join this Campaign?

No. This Campaign is only open to customers who have existing individual medical coverage with other takaful or insurance companies, excluding Takaful Malaysia.

Q13: Do the customers who fall under "Substandard" case of underwriting (with loading or exclusions) qualify for the Campaign benefits?

No, only the customers who are assessed and approved as "Standard" cases (without any additional loadings or exclusions) are eligible.

Q14: Where can the customers view the additional clause related to this Campaign after certificate issuance?

The customers may refer to the additional clause under the 'Important Notes' section in the e-Certificate Information Page ("e-CIP") of the certificate issued after their Kaotim MediKad application is successful and payment has been made. The clause will be included as part of the certificate documents for their reference.

Q15: When will the one-month contribution rebate be credited?

The contribution rebate will be processed by offsetting the eligible amount against the next contribution due, provided that the Kaotim MediKad certificate under this Campaign remains in force for 3 months.

Q16: Do the customers need to cancel or unsubscribe from their existing individual medical takaful or insurance plan after subscribing to Kaotim MediKad under this Campaign?

The customers are not required to cancel their existing individual medical takaful or insurance plan after subscribing to Kaotim MediKad. The decision to maintain or terminate the existing plan is entirely at the customer's discretion. This Campaign does not require or mandate the cancellation of any existing coverage.

Q17: Will the waiting period apply again if my Kaotim MediKad certificate lapses and is later reinstated?

Yes. If your Kaotim MediKad certificate lapses and is reinstated, the waiting periods will apply again. All other product terms and conditions remain unchanged. The waiting period waiver under this Campaign is only applicable at the point of new certificate issuance.

Q18: Where can I get more information on this Campaign?

For further information, you may:

- Call the KAOTIM Customer Service Unit at 1-300 80 2525;
- Email hello@kaotim.my; or
- Visit the nearest TMCC.