Frequently Asked Question

Kaotim MediKad Campaign

Q1: What is Kaotim MediKad 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, subject to the terms and conditions of this campaign.

Q2: What is Kaotim MediKad?

Kaotim MediKad is a medical card that 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.

Q4: How long is the campaign period?

This campaign runs from 21 October 2026 until 31 December 2026 (both dates inclusive).

Q5: How does this campaign work?

- 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 that has been continuously in force for more than 4 months.
- Customers aged 50 years old and below will be required to answer 2 questions, whether they have been claim-free for the past 3 years and whether their existing medical takaful certificate or insurance policy is classified as a "Standard" case. Customers who answer "Yes" to both questions will be exempted from completing the Health Questionnaire and proceed directly to the 'Summary Details' page.
- Customers aged above 50 years old, and customers who have made a claim within the past 3 years and/or whose existing medical takaful certificate or insurance policy is classified as a "Substandard" case will be required to complete the Health Questionnaire. To qualify for this campaign, the application must be assessed and approved by Takaful Malaysia's underwriting assessment as a "Standard" case i.e., without any health loadings or exclusions applied to the Kaotim MediKad certificate.
- 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 choose whether to opt in to instant coverage, which the 30-day and 120-day waiting period will be waived, or opt out of instant coverage and remain subject to the standard waiting period set out in the certificate terms and conditions.
- 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.
- Successful certificates issued to customers who opt in to the waiting period waiver through this campaign will be granted instant coverage, whereby the 120-day waiting period for specified illnesses and the 30-day waiting period for other illnesses will be waived.

Q6: How do I participate in 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) Branches; or
- The Kaotim MediKad subscription journey at https://medikad.kaotim.my/getquote.

Q7: 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.

Q8: Is there any minimum contribution to be eligible for this campaign?

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

Q9: Is there any underwriting for this campaign?

The underwriting process under this campaign is subject to the applicable underwriting guidelines. Customers aged 50 years old and below who confirm that they have been claim-free for the past 3 years and their existing medical takaful certificate or insurance policy is a "Standard" case will be exempted from completing the Health Questionnaire. However, customers aged above 50, and customers who have made a claim within the past 3 years and/or whose existing medical takaful certificate or insurance policy is classified as a "Substandard" case are required to proceed directly with the underwriting process.

Q10: Does this campaign affect the coverage amount or benefits of Kaotim MediKad?

No, this campaign only waives the waiting periods. All other benefits, coverage limits, terms and conditions of Kaotim MediKad remain unchanged.

Q11: 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.

Q12: Do the customers who fall under a "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.

Q13: 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 on the e-Certificate Information Page 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.

Q14: 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.

Q15: 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.

Q16: Where can I get more information on this campaign?

For further information, you can:

- Visit Kaotim's website at www.kaotim.my; or
- Email us at hello@kaotim.my; or
- Call the Kaotim Customer Service Unit at 1-300 80 2525; or
- Visit your nearest TMCC Branch.

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