



**Majlis Peguam
Bar Council Malaysia**

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**Circular No 163/2018
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To Members of the Malaysian Bar

Renewal of Group Term Life Insurance Policy with Great Eastern Life Assurance Berhad for the 2018/2019 Term

The Bar Council renewed the Group Term Life Insurance Policy with Great Eastern Life Assurance Berhad with effect from 1 July 2018, with an annual insurance premium of RM55.70 per Member of the Bar for a coverage of RM40,000.

By comparison, during the last term the premium was RM53.74 for a coverage of RM40,000.

Benefits under LawCare

In the event of a Member's death, RM40,000 is paid to the Member's beneficiary, trustee or nominee, and an additional sum of RM2,000 is paid for funeral expenses.

Members who suffer from terminal illness may, subject to the attending doctor's final report, claim the sum of RM40,000 immediately.

In cases where a Member suffers from a total or partial permanent disability, RM40,000 (or a percentage of this sum) is paid to the Member. In both these instances, RM40,000 is paid from the insurance policy.

In addition, where a Member below the age of 70 passes away while abroad, the Member's family is entitled to claim the repatriation benefit, which covers expenses up to RM40,000.

However, the insurance policy only covers Members up to 70 years of age. Therefore, in the event of death or disability befalling a Member above 70 years of age, the full sum is paid from the LawCare Fund.

The LawCare Committee also considers the provision of a compassionate payment in circumstances where a Member suffers from a terminal illness (eg cancer), on a case-by-case basis.

All claims are subject to policy terms and conditions.



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Claims for total or partial permanent disability

In the event a Member suffers from a permanent disability, RM40,000 (or a percentage of this sum) will be paid to the Member. No additional payment will be made upon the Member's demise, if the full sum of RM40,000 was previously claimed due to illness / accident.

There are exclusions for claims pertaining to permanent disability, such as a disability caused by a pre-existing condition, or an attempt to commit suicide.

All claims are subject to policy terms and conditions.

Group Term Life Insurance Policy

For information regarding the benefits, extent of coverage, and full details of all exclusions, Members are encouraged to peruse the Group Term Life Insurance Policy with Great Eastern Life Assurance Berhad, which will be available [here](#) by **3 Aug 2018 (Friday)** on the Malaysian Bar website.

Procedure to claim for death and disability

The Bar Council will make the relevant application to the insurer on behalf of all claimants.

However, certain documents will have to be provided by the claimants. The Bar Council will inform each claimant of the required documents, which differ according to the type of claim and claimant.

Financial assistance from the LawCare Fund

The LawCare Committee also considers the provision of a compassionate payment in circumstances where a Member suffers from a terminal illness (eg cancer), on a case-by-case basis.

Applications for such financial assistance from the LawCare Fund can be made by submitting the completed application form (which is available [here](#) on the Malaysian Bar website) to the Bar Council. The eligibility criteria are stated in the LawCare Rules, which can be viewed [here](#).

LawCare Beneficiary / Trustee Nomination Form

In the event of a Member's death, the sum of RM42,000 will be paid to the beneficiary, trustee or nominee duly nominated by the Member.

If no nomination has been made, the sum will be paid to either the executor or administrator of the deceased Member's estate. Additional documents must be provided before payment can be made, such as the Grant of Probate, Grant of Letters of Administration, or Sijil Faraid. Naturally, the claims process will take longer to complete in such circumstances.

Where a nomination has been made, payment is issued immediately upon receipt of funds from the insurer (which usually takes approximately two months from the date of notification). Therefore, it is extremely advantageous for Members to appoint a nominee, as it facilitates the process.

Members who have not made a nomination, or wish to change their nomination, may do so by submitting the completed nomination form (which is available [here](#) on the Malaysian Bar website) to the Bar Council.

Benefits only apply to Members with valid Practising Certificates

Members are only entitled to the LawCare benefits if they have paid their LawCare Fund levy and have a valid Practising Certificate at the time of death or claim. However, the Bar Council may waive this requirement in circumstances where non-renewal is occasioned by illness or other justifiable reasons.

Contact information

Should you have any enquiries, please contact G Shagela Nair, Officer, by telephone at 03-2050 2099, or by email at shegi@malaysianbar.org.my.

Thank you.

S Gunasegaran and Joseph Mathews P M Mathews
Co-Chairpersons
LawCare Committee