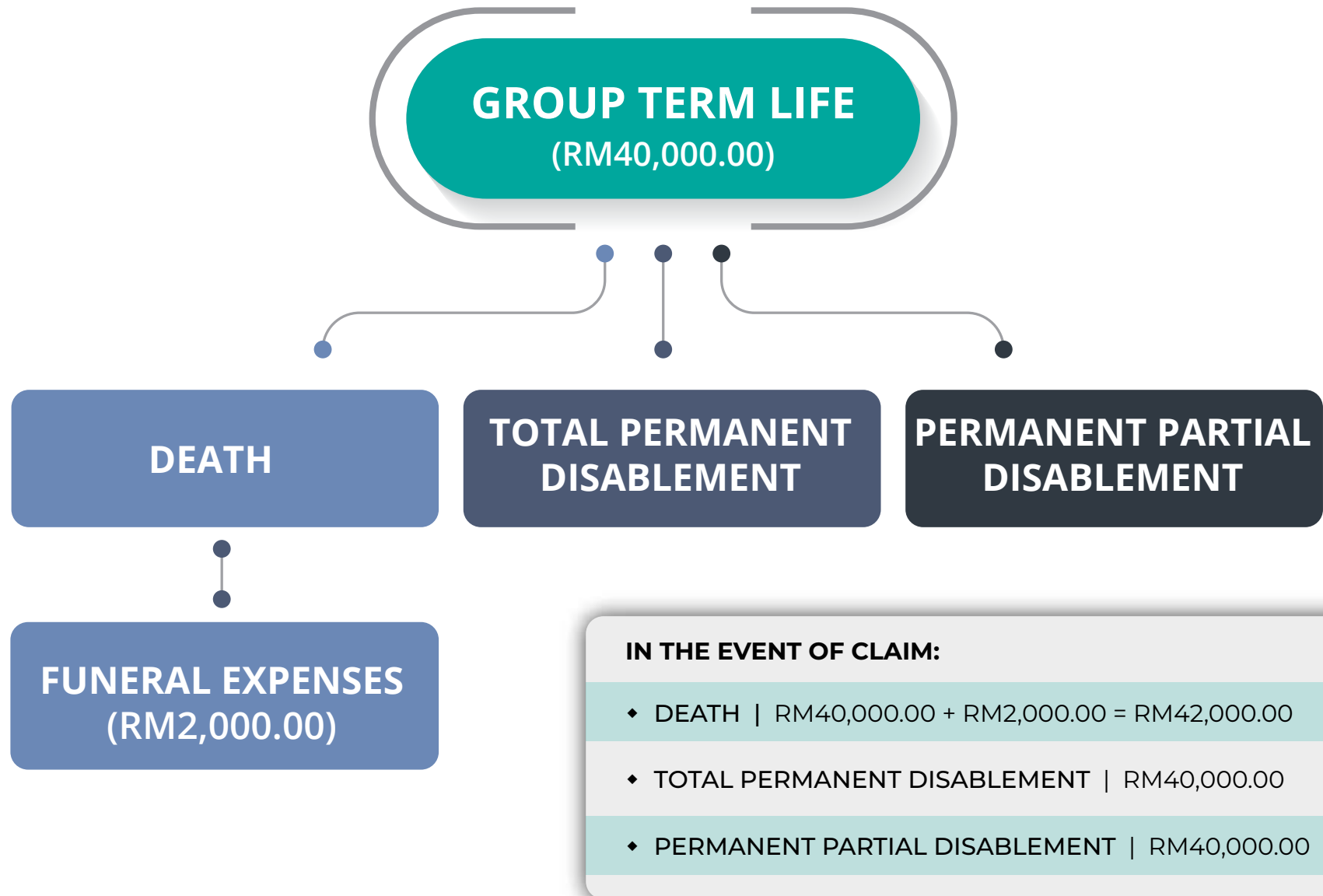




**Group Term Life Insurance Policy with
Great Eastern Life Assurance Berhad for the 2024/2025 Term**





MyBarCare Voluntary Top-Up Insurance Coverage

OPTION 1

RM20,000.00

*RM52.92

* Inclusive of Service Tax

OPTION 2

RM30,000.00

*RM79.38

* Inclusive of Service Tax

OPTION 3

RM40,000.00

*RM105.84

* Inclusive of Service Tax

IN THE EVENT OF CLAIM:

♦ DEATH
RM40,000.00 +
RM2,000.00 +
RM20,000.00 =
RM62,000.00

♦ TOTAL PERMANENT
DISABLEMENT
RM40,000.00 +
RM20,000.00 =
RM60,000.00

♦ PERMANENT PARTIAL
DISABLEMENT
RM40,000.00 +
RM20,000.00 =
RM60,000.00

IN THE EVENT OF CLAIM:

♦ DEATH
RM40,000.00 +
RM2,000.00 +
RM30,000.00 =
RM72,000.00

♦ TOTAL PERMANENT
DISABLEMENT
RM40,000.00 +
RM30,000.00 =
RM70,000.00

♦ PERMANENT PARTIAL
DISABLEMENT
RM40,000.00 +
RM30,000.00 =
RM70,000.00

IN THE EVENT OF CLAIM:

♦ DEATH
RM40,000.00 +
RM2,000.00 +
RM40,000.00 =
RM82,000.00

♦ TOTAL PERMANENT
DISABLEMENT
RM40,000.00 +
RM40,000.00 =
RM80,000.00

♦ PERMANENT PARTIAL
DISABLEMENT
RM40,000.00 +
RM40,000.00 =
RM80,000.00

Get extra coverage of RM40,000, RM30,000 and RM20,000, at a cost of RM98.00, RM73.50 and RM49.00, respectively, if you sign up by 30 Sept 2024 (Monday).

See section C of this circular for details.

**Circular No 223/2024
Dated 26 July 2024**

To Members of the Malaysian Bar

**Renewal of Group Term Life Insurance Policy with
Great Eastern Life Assurance Berhad for the 2024/2025 Term**

The Bar Council has renewed the Group Term Life Insurance Policy with Great Eastern Life Assurance Berhad with effect from 1 July 2024, with an annual insurance premium of RM89.20 per Member of the Bar for a coverage of RM40,000. The cost of this premium is covered by each Member's payment of the annual MyBarCare (which was previously known as LawCare) Fund levy pursuant to section 46(3) of the Legal Profession Act 1976.

We are pleased to inform Members that an option for top-up insurance coverage is available to Members on a voluntary basis, as described in section C below.

(A) Benefits under MyBarCare

In the event of a Member's death, RM40,000 will be paid to the Member's beneficiary, trustee or nominee, and an additional sum of RM2,000 will be 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. Terminal illness refers to a condition suffered by the insured member that, in the opinion of a medical practitioner, is highly likely to lead to death within 12 months from the diagnosis of the illness. The insured member must no longer be receiving active treatment other than treatment for pain relief.

In cases where a Member suffers from a total or partial permanent disability, RM40,000 (or a percentage of this sum, based on the table of benefits contained in the insurance policy) will be paid to the Member.

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

In the above-mentioned instances, the applicable sum is paid from the insurance policy.

In the event of death or disability befalling a Member above 70 years of age, the applicable sum will be paid from the MyBarCare Fund.

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

All claims are subject to the terms and conditions of the insurance policy.

(B) 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, based on the table of benefits contained in the insurance policy) will be paid to the Member. If the full sum of RM40,000 had previously been claimed due to illness or accident, no additional payment will be made upon the Member's demise.

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 the terms and conditions of the insurance policy.

(C) MyBarCare voluntary top-up insurance coverage

The MyBarCare Committee has successfully negotiated with Great Eastern Life Assurance Berhad to provide Members of the Bar with the following options to purchase top-up insurance coverage on a voluntary basis:

- (1) Sum assured of RM40,000 for top-up insurance coverage: premium of RM98.00; or
- (2) Sum assured of RM30,000 for top-up insurance coverage: premium of RM73.50; or
- (3) Sum assured of RM20,000 for top-up insurance coverage: premium of RM49.00.

The amounts of premium stated above are subject to 8% Service Tax.

The top-up insurance coverage will come into immediate effect upon purchase, and will be valid until the end of the Group Term Life Insurance Policy period on 30 June 2025.

Please note that only Members who are below 65 years of age on the date of purchase are eligible for this top-up insurance coverage.

In the event a claim is made, the insurer will pay the applicable sum, as well as any top-up amount, to the Bar Council. Subsequently, the Bar Council will liaise with the beneficiary, trustee or nominee duly nominated by the Member.

For example, in addition to the claim from the basic coverage sum of RM40,000 and RM2,000 for funeral expenses, if the Member purchased the top-up insurance coverage of RM40,000, the beneficiary, trustee or nominee duly nominated by the Member will be entitled to claim a total sum of RM82,000 upon the death of the Member.

If you wish to purchase the top-up insurance coverage, please click [here](#), select your desired top-up insurance coverage option and purchase it, on or before **30 Sept 2024 (Monday)**.

If you have any enquiries regarding the top-up insurance coverage, please contact Howden Insurance Brokers Sdn Bhd at the email addresses listed below:

- (1) voonseong.chong@howdengroup.com (Chong Voon Seong); and
- (2) jessica.wong@howdengroup.com.

(D) Group Term Life Insurance Policy

For information regarding the benefits and extent of coverage, and for full details of all exclusions, Members are encouraged to peruse the Group Term Life Insurance Policy with Great Eastern Life Assurance Berhad. The Group Term Life Insurance Policy with Great Eastern Life Assurance Berhad (effective 1 July 2024) will be available [here](#) tentatively by 16 Aug 2024.

(E) Procedure to claim for death or disability

The Bar Council will make the relevant application to the insurer on behalf of each claimant.

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

(F) Financial assistance from the MyBarCare Fund

The MyBarCare Committee will also consider 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 MyBarCare Fund can be made by submitting a completed application form to the Bar Council. The eligibility criteria are stated in the MyBarCare Rules. These documents are available [here](#) on the Malaysian Bar website.

(G) MyBarCare Beneficiary / Trustee Nomination Form

In the event of a Member's death, the sum of RM42,000 and any applicable top-up amount 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 a completed nomination form (which is available [here](#) on the Malaysian Bar website) to the Bar Council.

(H) Benefits only apply to Members with valid Practising Certificates

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

(I) 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.

Murshidah Mustafa
Chairperson
MyBarCare Committee