



**Perbadanan Insurans Deposit Malaysia**  
**Protecting Your Insurance And Deposits In Malaysia**

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**GUIDELINES FOR INSURER MEMBERS ON  
THE USE OF PIDM'S PROTECTION AND MEMBERSHIP  
REPRESENTATION IN ADVERTISEMENTS**

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**ISSUE DATE : 29 FEBRUARY 2012**



Perbadanan Insurans Deposit Malaysia  
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<b>Ref No</b>	TIPS/GL11/2012(MREP)	<b>Issued on</b>	29 February 2012
<b>TITLE</b>	Guidelines for Insurer Members on the Use of PIDM's Protection and Membership Representation in Advertisements		

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## SECTION 1: INTRODUCTION

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### BACKGROUND

- 1.1 These guidelines are issued under Section 209 of the Malaysia Deposit Insurance Corporation Act 2011 following queries from insurer members seeking PIDM's advice on advertising PIDM's protection of takaful and insurance benefits and also on the display or use of PIDM's membership representation in their advertisements of takaful and insurance products.
- 1.2 Pending the issuance of Disclosure Requirements for Takaful & Insurance Benefits Protection System ("TIPS") for insurer members, insurer members who wish to inform their customers of PIDM's protection under TIPS are allowed to do so in the manner prescribed below. However, it should not be done in a manner that it misleads customers to believe that the takaful certificate or insurance policy marketed or sold by the insurer member is fully protected by PIDM.

### ENQUIRIES

- 1.3 Enquiries relating to these Guidelines may be directed to Ms Ratha Rengganathan at 03-21737562 ([ratha@pidm.gov.my](mailto:ratha@pidm.gov.my)) or Ms Afiza Abdullah at 03-21737548 ([afiza@pidm.gov.my](mailto:afiza@pidm.gov.my)).

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## SECTION 2: DEFINITIONS

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- 2.1 'Advertisements' mean printed, media and any other forms of advertisements including, product brochures, pamphlets and any other materials to provide information on or promote takaful or insurance products, irrespective of the form or medium used.
- 2.2 'Customers' include potential and existing customers.

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### SECTION 3: REQUIREMENTS RELATING TO THE USE OF PIDM'S PROTECTION AND MEMBERSHIP REPRESENTATION IN ADVERTISEMENTS

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3.1 In order to avoid confusion and inaccurate disclosure, insurer members are only allowed to use the statement shown below in their advertisements of takaful or insurance products to inform their customers of PIDM's protection under TIPS.

*[name of insurer member] is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the takaful certificates or insurance policies offered by [name of insurer member] are protected against loss of part or all of takaful or insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from [name of insurer member] or visit PIDM website ([www.pidm.gov.my](http://www.pidm.gov.my)) or call PIDM toll free line (1-800-88-1266).*

3.2 Should an insurer member wish to use PIDM's membership representations in their advertisement of takaful or insurance products, the insurer member is allowed to do so by either having it in the form of a statement or graphical form, **close to the name of the insurer member and statement mentioned in 3.1**, as shown in Illustration 1.

3.3 For membership representation in the form of a statement, insurer members may use one of the following statements and the size and print of the statement must be clearly legible:

- (a) "Member of Perbadanan Insurans Deposit Malaysia" or "A Perbadanan Insurans Deposit Malaysia member";
- (b) "Member of PIDM" or "A PIDM member";
- (c) "(name of the insurer member) is a member of Perbadanan Insurans Deposit Malaysia"; or
- (d) "(name of the insurer member) is a member of PIDM".

3.4 The display of membership representation in graphical form (shown below) should be clearly visible and prominent and in a size and proportion appropriate to the layout of the advertisement.



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**MEMBER**



**AHLI**



3.5 Members can obtain the softcopy images of the membership representation in graphical form in PDF and AI formats at the following site:

[http://www.pidm.gov.my/downloads/members/ahli\\_pidm.zip](http://www.pidm.gov.my/downloads/members/ahli_pidm.zip)

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#### **SECTION 4: PROHIBITION**

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4.1 Insurer members are prohibited from providing a written description of PIDM's coverage under TIPS in their advertisements. Insurer members must instead refer the customers to PIDM's website, brochure or PIDM's Call Centre. Any reference to, description or representation of PIDM's protection under TIPS and membership, made or used in the advertisements of the insurer member's takaful or insurance products, other than as provided in these guidelines, requires prior written approval from PIDM.

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### ILLUSTRATION 1

**XYZ INSURANCE BERHAD**

Member of PIDM

XYZ Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the takaful certificates or insurance policies offered by XYZ Insurance Berhad are protected against loss of part or all of takaful or insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from XYZ Insurance Berhad or visit PIDM website ([www.pidm.gov.my](http://www.pidm.gov.my)) or call PIDM toll free line (1-800-88-1266).

**MEDICAL PLAN**

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Option 1 - Use of Membership Representation in the Form of Statement

The membership representation and the standard statement must be close to the name

**XYZ INSURANCE BERHAD**

XYZ Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the takaful certificates or insurance policies offered by XYZ Insurance Berhad are protected against loss of part or all of takaful or insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from XYZ Insurance Berhad or visit PIDM website ([www.pidm.gov.my](http://www.pidm.gov.my)) or call PIDM toll free line (1-800-88-1266).

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**MEDICAL PLAN**

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Option 2 - Use of Membership Representation in Graphical Form

The membership representation and the standard statement must be close to the name



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**XYZ INSURANCE BERHAD**

Member of PIDM

Option 3 - Use of Membership Representation in the Form of Statement

The membership representation and the standard statement must be close to the name

XYZ Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the takaful certificates or insurance policies offered by XYZ Insurance Berhad are protected against loss of part or all of takaful or insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from XYZ Insurance Berhad or visit PIDM website ([www.pidm.gov.my](http://www.pidm.gov.my)) or call PIDM toll free line (1-800-88-1266).

**MEDICAL PLAN**

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**XYZ INSURANCE BERHAD**

Option 4 - Use of Membership Representation in Graphical Form

The membership representation and the standard statement must be close to the name

XYZ Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the takaful certificates or insurance policies offered by XYZ Insurance Berhad are protected against loss of part or all of takaful or insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from XYZ Insurance Berhad or visit PIDM website ([www.pidm.gov.my](http://www.pidm.gov.my)) or call PIDM toll free line (1-800-88-1266).

**MEMBER**

