

Frequently Asked Questions for SEMAK KASIH

1.	What is SEMAK KASIH ?
	SEMAK KASIH is a platform that allows the next of kin to verify if the deceased had insurance coverage with participating insurance companies. You may access to the SEMAK KASIH through https://semak-kasih.mycoverage.my/
2.	Does finding a matched record mean the death claim is automatically processed?
	No. The next of kin must submit all required death claim documents to the respective insurers for claim processing.
3.	Can I submit claims documents through the portal?
	No. The portal is for checking coverage. Claims document submission must be done directly with the respective insurers.
4.	Who can use the portal?
	The portal is intended for the next of kin or authorised representatives of the deceased.
5.	Who can submit the Death Claim?
	The claim can be submitted by the nominees listed in the policy or, where applicable, the next of kin.
6.	How can I submit a Death Claim?
	a) Online claim submission via Great Eastern Life corporate website: www.greateaternlife.com/my Click Claims > Self-service guides > Claims > Death > Make a death claim <i>(Please scan the QR code to be directed to the online submission portal)</i> b) Through the servicing agent

7.	The SEMAK KASIH Portal shows a matched record for the deceased under your company. Why was the death claim rejected after submission?
	The eligibility of death claim is determined through claim assessment upon receipt of complete documents. Please note that the matched result in the SEMAK KASIH Portal does not guarantee that the claim is payable.
8.	What are the requirements for Death Claims online submission?
	Document Requirements for Death Claim: 1. Death Certificate 2. Claimant's NRIC 3. Deceased's NRIC 4. Death Claim Doctor's Statement (for policy less than 5 years from date of commencement or date of reinstatement, whichever is later) 5. Direct Credit Form 6. Grant of Probate/Letter of Administration, for policy without nomination. Additional requirements for Accidental Death: 1. Accidental Death Benefit Claim Form – to be completed by the last attending doctor/police investigator officer 2. Police Report 3. Police Investigation Report 4. Detailed Postmortem report 5. Toxicology Report 6. Newspaper Cutting, if any 7. Deceased's Driving License, if due to road traffic accident If death occurred outside of Malaysia: 1. Confirmation letter from National Registration Department on the update of death status 2. Deceased's full passport book / Citizenship Certificate.
9.	What documents are needed if the policy does not have a nomination?
	For policy without a valid nomination, the claimant must submit a Grant of Probate or Letter of Administration issued by the High Court to name the legal representatives of the deceased's estate, where applicable.
10.	How will the death claim proceeds be paid?
	Payment is made via Direct Credit to the claimant's bank account. Therefore, all nominees / legal representatives (where only one person is appointed by High Court) are to submit a duly completed Direct Credit Form during online submission. For cases involving Joint legal representatives, payment will be made by cheque.
11.	How can I check the status of my Death Claim?
	You can reach out to Claims Department in below enquiry channels: Email: claims-my@greatasteernlife.com Call : 03-4259 8123
12.	How long does it take for the Company to process the Death Claim?
	The estimated timeframe to process the Death Claim for online claim submission is within 7-10 working days upon receiving the complete claim documents.

13.	What type of product are eligible for checking?
	Eligible products for checking include takaful certificates and insurance policies purchased by deceased loved ones. The portal will provide information of the insurer or takaful operator to be contacted
14.	Do I need to register before making an enquiry?
	Yes. Registration is required before you can perform any search
15.	What information is required for registration?
	You will need to provide: • Your full name • Your ID number (MyKad / others) • A valid email address • A valid mobile phone number
16.	The deceased has passed away at overseas, can I still check the insurance coverage status via SEMAK KASIH?
	Yes. Only death certificate issued by Jabatan Pendaftaran Negara is accepted
17.	How many searches can I perform per day?
	You are allowed to perform 3 searches per day. Your search limit will be reset in 24 hours.
18.	Once death certification is issued, can I perform the search immediately?
	Yes. You can perform the search once the official death certificate has been issued,