PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Claim Process Flow – Complimentary* Takaful :
Syarikat Takaful Malaysia Keluarga Bhd (STMKB)

Claimant

1) To obtain Claim Forms from Public Mutual branch or servicing UTC.
2) To submit the duly completed Claim Forms and other required supporting documents* directly to STMKB's office or email to <cbd1_publicmutual@takaful-malaysia.com.my>

**Please refer to Claim Form For Group Family Takaful Plan – Part 6 : Documents Checklist*

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Syarikat Takaful Malaysia Keluarga Bhd

1) Upon receipt of the claim form and supporting documents, Insurance Company will process the claim accordingly.
2) To write to claimant, if any additional documents are required.

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Claim Approved

STMKB will direct credit the claim payment into Claimant/Beneficiary's account. A copy of the claim settlement letter will be sent to Claimant/ Beneficiary and a carbon copy of the letter to Public Mutual.

Claim Rejected

STMKB will send rejection letter to Claimant / Beneficiary directly and a carbon copy of the letter to Public Mutual.

**Subject to terms and conditions*

Edition 03/2026

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