



**SOCIAL SECURITY ORGANIZATION (PERKESO)  
FREQUENTLY ASKED QUESTIONS (FAQ)  
LINDUNG 24 JAM SCHEME / NON-EMPLOYMENT INJURY SCHEME**

**A. INTRODUCTION – LINDUNG 24 JAM SCHEME**

**1. What is the LINDUNG 24 Jam Scheme?**

The LINDUNG 24 Jam Scheme or Non-Employment Injury Scheme is a scheme that provides 24-hour protection to eligible employees for accidents that are not related to their employment or occupation.

**2. What is the purpose of establishing this scheme?**

This Scheme was established to provide social security protection against any accidents that may befall them that are not related to their employment or occupation.

**3. What form of social security is provided?**

The social security provided is a mandatory social insurance scheme based on the principle 'pooling of resources and sharing of risk', where the contributions made are pooled into a fund used to provide benefits to other contributors who sustain injuries.

**4. What is PERKESO's rationale for introducing the LINDUNG 24 Jam Scheme?**

The rationale is to extend the social security coverage by providing 24-hour protection against personal and non-work-related accidents which results in disablement to the employee.

Example: accident occurred at private dwelling including compound, outside the employer's premises, during commuting, during socialising, recreation or activities not related to their employment within Malaysia.

Prior to the enforcement of the LINDUNG 24 Jam Scheme, accidents **NOT ARISING** out of and in the course of employment were not covered under the Employment Injury Scheme.

**5. Who is eligible to be covered under the LINDUNG 24 Jam Scheme?**

All local and foreign employees covered by the Employees' Social Security Act 1969 [Act 4] are eligible for LINDUNG 24 Jam Scheme coverage.

All employees employed under a contract of service or apprenticeship with an employer, whether the contract is express or implied, oral or in writing, in or in connection with the work of an industry to which Act 4 applies.

**6. How can the LINDUNG 24 Jam Scheme enhance Malaysia's well-being?**

The social protection under the LINDUNG 24 Jam Scheme ensures social security protection for the people, particularly low-income employed workers under Act 4, who generally have less capacity to afford private (conventional) insurance. This is because conventional insurance premium costs are relatively high compared to the much lower contribution rate of the LINDUNG 24 Jam Scheme, which offers highly beneficial short-term, long-term cash benefits and non-cash benefits for the social well-being of the people.

Through social security protection based on the social insurance concept, it encompasses cash benefits as income replacement and non-cash benefits required to ensure comprehensive protection is provided to employees.

**7. What is the age limit for coverage under the LINDUNG 24 Jam Scheme?**

There is no age limit for coverage under the LINDUNG 24 Jam Scheme as long as maintains the status of an employed employee.

**8. When will the LINDUNG 24 Jam Scheme come into effect?**

The LINDUNG 24 Jam Scheme comes into effect on **1 June 2026**.

**9. What is the difference between a social security scheme and private insurance?**

The LINDUNG 24 Jam Scheme is a mandatory social security protection scheme under PERKESO with low contributions that provides 24-hour protection against non-work-related accidents, including cash benefits, rehabilitation and protection for dependants.

Meanwhile, personal accident insurance (Personal Accident Insurance or Medical Card) is a commercial product offering flexible coverage and is paid voluntarily by individuals.

**10. What is the expected number of employees to benefit from the LINDUNG 24 Jam Scheme?**

It is estimated that around 250,000 employees per year who meet with accidents who are currently not covered under Act 4 will benefit from this scheme.

**B. BENEFITS PROVIDED**

**11. What are the benefits available under the LINDUNG 24 Jam Scheme?**

The benefits provided are identical to those available under the Employment Injury Scheme. Therefore, any contributor who sustains an injury is eligible for the following benefits:

**i. Temporary Disablement Benefit**

Temporary Disablement Benefit is paid to an employee for the duration of their medical leave certified by the attending doctor, for a period of not less than 4 days including the day of the accident. This benefit will also be paid to the employee even if they attend work and are paid wages.

**ii. Permanent Disablement Benefit**

Permanent Disablement Benefit is paid to a contributor who suffers permanent disablement arising from the accident. The Medical Board will assess the disablement, then the payment will be based on the assessment rate, average wage and age of the contributor.

### **iii. Medical Benefit**

Employees covered under LINDUNG 24 Jam Scheme may receive free medical treatment at PERKESO panel clinics or Government clinics/hospitals until fully recovered.

For severe injuries, treatment must be obtained from a government hospital, where the employee will be treated in a second-class ward. Specialist treatment will be provided if necessary.

For Reimbursement involving treatment costs obtained from PERKESO's non-panel clinics or private hospitals, the employer or employee may submit a reimbursement claim subject to the rates fixed by PERKESO or in accordance with the Fees Act 1951, which is at the same rate charged at Government hospitals.

### **iv. Constant-Attendance Allowance**

An employee who is assessed with permanent total disablement and severely incapacitated that requires personal attendance of another person is eligible to receive this allowance upon the recommendation of the Medical Board or Appellate Medical Board.

The amount of the Constant-Attendance Allowance is fixed at RM500 per month.

### **v. Facilities For Physical / Vocational Rehabilitation**

This facility is provided to eligible employees includes:

#### ***(a) Physical rehabilitation such as:***

- *Physiotherapy*
- *Occupational therapy*
- *Supply of prosthetic, orthotic, implants, and other appliances*
- *Supply of orthopaedic apparatus such as wheelchairs, crutches, hearing aids, spectacles, special shoes and others.*

#### ***(b) Vocational rehabilitation and Return to Work that includes:***

- *Training available for courses such as electrical, tailoring, radio/TV repair, typing, and others.*

All expenses for the above rehabilitation facilities are borne by PERKESO according to the fixed rates and conditions.

#### **vi. Dependant's Benefit**

Dependants are eligible to receive this benefit if the employee dies due to non-employment injury. The rates and shares for dependants such as spouse, children, mother, father and others are identical to the LINDUNG Pekerja Scheme.

#### **vii. Funeral Benefit**

An amount of RM3,000 will be paid if an employee dies because of a non-employment injury or while receiving periodic payments of Permanent Disablement Benefit. Payment of the benefit will be made to the eligible person. In the absence of such person, the benefit will be paid to the person who incurs the funeral expenditure.

The RM3,000 will be paid to the widow, widower, child, mother and/or father. Otherwise, payment will be based on actual expenses paid to the party managing the funeral to a maximum rate of RM3,000.

#### **viii. Education Benefit**

This benefit is in the form of loan may be provided to a dependant's child of an insured person, in the event of the insured person:

- (a) Dies and qualifies for benefits under the LINDUNG 24 Jam Scheme;
- (b) Receives periodical payments of Permanent Disablement Benefit under the LINDUNG 24 Jam Scheme.

**Note:** Application is subjected to terms and conditions specified by PERKESO.

### **12. Is a policyholder or holder of a private insurance card or employer-provided medical insurance policy eligible for benefits under the LINDUNG 24 Jam Scheme?**

Benefits under the LINDUNG 24 Jam Scheme are available to eligible employees regardless of whether they are covered by a private insurance policy, medical card, or any other insurance or medical coverage provided by a third-party insurer or their employer.

### **13. What types of accidents are covered under the LINDUNG 24 Jam Scheme?**

The LINDUNG 24 Jam covers accidents that occurs within Malaysia and outside working hours, including accidents during journeys that are unrelated to work.

Examples of accident scenarios resulting in injury to employees includes:

- i. Accidents while travelling to hometown or returning to place of residence during festive seasons, whether travelling alone or with family members or friends.
- ii. Accidents while taking family members on holiday or leisure trips anywhere within Malaysia.
- iii. Accidents involving falls from a sleeping place at home.
- iv. Accidents while preparing for or performing religious worship, whether at a place of worship or during the journey thereto.
- v. Accident involving an animal attack or injury sustained during the Qurban sacrificial ritual.
- vi. Accidents during a return journey to the workplace or residence to retrieve forgotten personal belongings.
- vii. Accidents while participating in recreational activities or private sporting events such as cycling, football and similar activities.
- viii. Accidents while carrying out repair works at own home or elsewhere, provided such activities do not constitute income-generating employment.
- ix. Any other personal accident that is not related to employment within the scope of Act 4.

### **14. Type of accidents are NOT covered under the LINDUNG 24 Jam Scheme:**

- i. Accidents certified as an Employment Injury under the Employment Injury Scheme, Self-Employed Social Security Scheme, and Housewives Social Security Scheme.
- ii. Fraudulent / staged accidents.
- iii. Accidents involving criminal acts.
- iv. Self-inflicted injuries or suicide attempts.

- v. Accidents involving foreign workers in Malaysia who misuse their work pass or permit, or any unauthorized non-employment-related activities that violate the conditions set by the Immigration Department of Malaysia.
- vi. Accidents occurred during unpaid leave periods where no contribution was made to the LINDUNG 24 Jam Scheme in the month of the accident, **except for the following circumstances:**
  - (a) Employees who take unpaid leave or absent from work without pay for a short period where their service status remains active or unaffected for the month of the accident. Unpaid leave or absence from work for a short period refers to leave or absence from work without daily pay, i.e., employees who work on a daily wage and take unpaid leave or are absent from work on specific days without payment of wages.
  - (b) Employees during a leave period to exhaust their remaining annual leave balance or taking end-of-service leave for the purpose of retirement or termination of service.
  - (c) Employees scheduled for duty but absent from duty due to personal matters that do not affect their service status.
- vii. If an accident occurs during an absence from duty which leads to their dismissal and there is no contribution to the LINDUNG 24 Jam Scheme for the relevant month, no entitlement to benefits shall be allowed.
- viii. Accident occurred prior to attaining employee status in any industry under Act 4.
- ix. Accidents after the date of 15 July 2026 where the employee has not contributed or has no proof of contribution to the LINDUNG 24 Jam Scheme, even if the employee is an active employee under Act 4.
- x. Accidents occurred prior to the effective time and date of the LINDUNG 24 Jam Scheme, which is before 12:00 midnight (00:00 hours) on 1<sup>st</sup> June 2026.
- xi. Any illness or injury not related to an accident, including occupational diseases.

**15. Does this scheme cover accidents while working?**

No.

The LINDUNG 24 Jam Scheme does not cover accidents while working. Accidents while working or accidents arising out of and in the course of employment are covered under the Employment Injury Scheme.

**16. Will accidents that occurred before the effective date of the LINDUNG 24 Jam Scheme also be covered?**

No.

Accidents occurred prior to the effective time and date of the LINDUNG 24 Jam Scheme, which is before 12:00 midnight (00:00 hours) on 1<sup>st</sup> June 2026.

**17. Is coverage provided if the accident occurs outside Malaysia?**

No.

There is no coverage for accidents occurring while the employee is outside Malaysia.

**18. Can a claim for submission benefits under the LINDUNG 24 Jam Scheme be made by someone other than the employee when the employee is unable to make the claim themselves due to the accident?**

Yes.

Subject to the guidelines set by PERKESO.

**19. Is the employer entitled to make any claims against the Temporary Disablement Benefits received by the employee under the LINDUNG 24 Jam Scheme?**

Not entitled.

**20. Is an employee eligible to make any claims related to an accident sustained while committing a criminal act?**

No.

If it is found that the accident suffered by the employee was caused by the employee's criminal activities or was self-inflicted, the employee is not eligible to claim any benefits under the LINDUNG 24 Jam Scheme.

**21. Can an employer dismiss, terminate, reduce, or penalize an employee during the period they are receiving Temporary Disablement Benefits under the LINDUNG 24 Jam Scheme?**

Employers are subject to any relevant legal provisions concerning the contract of service before taking action to dismiss, terminate, reduce, or penalize an employee if the employee is currently receiving any benefits under the LINDUNG 24 Jam Scheme.

**22. Is an employee entitled to benefits under both the Employment Injury Scheme and the LINDUNG 24 Jam Scheme for the same accident or disability?**

No.

An employee is only eligible to receive one benefit for the same accident.

**23. How can an application for a benefit claim be made?**

An application for benefits can be made through the LINDUNG Benefit Portal at <https://lindungfaedah.perkeso.gov.my/> or by visiting the nearest PERKESO office. Prescribed supporting documents must be attached when making the application.

**C. RESPONSIBILITIES OF EMPLOYERS, EMPLOYEES AND CONTRIBUTION PAYMENTS**

**24. Do employers need to register their employees for coverage under the LINDUNG 24 Jam Scheme?**

For existing employees under the Act 4, employers do not need to re-register them under the LINDUNG 24 Jam Scheme as these employees are registered automatically. For employees newly hired from and after the effective date of the LINDUNG 24 Jam Scheme, employers are required to register the employees through the prescribed registration channels.

**25. Who is responsible for paying the contributions and how much is the contribution rate for the LINDUNG 24 Jam Scheme?**

Contributions for the LINDUNG 24 Jam Scheme are fully borne by the employee themselves. The contribution rate is based on the implementation phases as follows:

- i. 0.75 percent for the First Phase (1 June 2026 to 31 May 2028),
- ii. 1.00 percent for the Second Phase (1 June 2028 to 31 May 2031),
- iii. 1.25 percent for the Third Phase (from 1 June 2031)

From the monthly salary, subject to the current salary ceiling limit of RM6,000. The phased implementation of this contribution rate is subject to determination and the prescribed effective date. The contribution rate for the LINDUNG 24 Jam Scheme can be referred to the Third Schedule, Contribution Rates, Employees' Social Security (Amendment) Act 2026 [Act A1788].

**26. What is the definition of wages for the LINDUNG 24 Jam Scheme?**

The definition of wages is the same as Section 2(24) of Act 4, which refers to all remuneration payable to an employee including any payments in respect of leave, holidays, overtime, and extra work on holidays except:

- i. Statutory contributions, for example, Pension Fund, Provident Fund, or contributions under Act 4;
- ii. Travelling allowance or the value of any travelling concession;
- iii. Payment of special expenses incurred by the employee by reason of the nature of their employment;
- iv. Gratuity on discharge or retirement;
- v. Annual bonus;
- vi. Any other remuneration prescribed by the Minister of Human Resources through regulations.

**27. Is LINDUNG 24 Jam Scheme contribution mandatory?**

**Yes.**

Contributions to the LINDUNG 24 Jam Scheme are mandatory for all employees, including both local and foreign workers, who are subject to the provisions of Act 4.

**28. Do employers also contribute to the LINDUNG 24 Jam Scheme?**

**No.**

Employers do not contribute to the LINDUNG 24 Jam Scheme because this contribution is fully borne by the employee.

**29. Why there is no employer contribution for LINDUNG 24 Jam Scheme?**

Employers already contribute 1.25 percent under the Employment Injury Scheme, which protects workers against work-related accidents, including commuting accidents (to and from work). While coverage under the LINDUNG 24 Jam Scheme provides protection to employees for personal accidents that are not related to employment.

**30. What are contribution rates payable to PERKESO with the implementation of LINDUNG 24 Jam Scheme?**

During the implementation of First Phase of LINDUNG 24 Jam Scheme, the contribution rates payable under Act 4 are as follows:

Share	Employment Injury Scheme	LINDUNG 24 Jam Scheme	Invalidity Scheme	Total
Employer	1.25%	-	0.5%	1.75%
Employee	-	0.75%	0.5%	1.25%

**31. What is the employer's responsibility for the LINDUNG 24 Jam Scheme contributions?**

The employer is responsible for deducting the LINDUNG 24 Jam Scheme contribution from the employee's salary and remitting it to PERKESO every month.

**32. How are LINDUNG 24 Jam Scheme contributions paid to PERKESO?**

The LINDUNG 24 Jam Scheme contributions are paid by the employer on behalf of the employee, following the existing PERKESO contribution deduction process. Contributions will be deducted from the employee's salary according to the rates set by PERKESO, and the employer will remit the contributions to PERKESO for as long as the employee is employed by that employer.

**33. How can contribution payments be made to PERKESO?**

Payment of PERKESO contributions can be made through the following channels:

- i. ASSIST 2.0 Portal (Payment via FPX);
- ii. Direct Debit Authorization (DDA);
- iii. Payment at Bank Counters (employers must bring a printed copy of the ACR when visiting the counter of appointed banks only).

Appointed Panel Banks:

- a. Maybank
- b. RHB Bank (Cash only)
- c. Public Bank
- iv. Internet Banking.

**34. When do the LINDUNG 24 Jam Scheme contribution payments take effect?**

The LINDUNG 24 Jam Scheme takes effect starting with the June 2026 contributions. Payment for that month's contribution must be made no later than **15<sup>th</sup> July 2026**. For subsequent months, payments must be made no later than the 15th day of the following month.

**35. What will happen if an employer/ selected employer fails to deduct the employee's LINDUNG 24 Jam Scheme contribution?**

Employer who fails to comply with the directive to deduct LINDUNG 24 Jam Scheme contributions may face legal action or penalties in accordance with the regulations currently in force.

**36. Are employers given a grace period to pay contribution under LINDUNG 24 Jam Scheme?**

PERKESO will provide a six (6) month grace period to employers after the enforcement of the LINDUNG 24 Jam Scheme. During this grace period, employers are exempted from any penalties or legal action related to non-compliance regarding the LINDUNG 24 Jam Scheme contributions. However, other non-compliance issues under existing legal provisions still apply.

**37. Are contract or part-time workers eligible for coverage under the LINDUNG 24 Jam Scheme?**

**Yes.**

Contract or part-time workers are eligible to have contributions made under the LINDUNG 24 Jam Scheme if they are registered and contributing to PERKESO and meet the eligibility requirements.

**38. Are self-employed individuals eligible for coverage under the LINDUNG 24 Jam Scheme?**

**No.**

Self-employed individuals are not covered under the LINDUNG 24 Jam Scheme. Self-employed individuals have a separate protection scheme and must register and contribute under the Self-Employment Social Security Scheme [Act 789].

**39. How can an employee check their contribution status?**

Employees can check their PERKESO contribution status through the PRIHATIN Portal (<https://prihatin.perkeso.gov.my/>), the PRIHATIN App, or contact PERKESO Customer Service Center at 1300 22 8000, or by visiting the nearest PERKESO office.

**40. What if an employee has more than one employer?**

An employee with more than one employer must choose one employer for the LINDUNG 24 Jam Scheme contribution through a method that will be announced by PERKESO. However, if the employee does not choose which employer will make the deduction, PERKESO will execute an automated mechanism to determine the designated employer based on set criteria.

**41. If an employee has two jobs with two different employers, will their LINDUNG 24 Jam Scheme coverage overlap?**

**No.**

The employee's LINDUNG 24 Jam Scheme coverage will not overlap. Only one employer is eligible to make the LINDUNG 24 Jam Scheme contribution deduction, based on the employer selection determined by the employee.

**42. What if the employer does not make the contribution deduction on behalf of the employee?**

The employee can file a complaint with PERKESO for further investigation.

**43. Will enforcement action be taken against employers who fail to make contribution deductions on behalf of employees?**

**Yes.**

Enforcement action will be taken, which includes the power to inspect and search the employer's premises, as well as the questioning of any relevant persons.

**44. What are the penalties imposed on employers if they do not make contribution deductions to the LINDUNG 24 Jam Scheme?**

**Yes.**

If convicted, employers can face imprisonment for a term of up to two (2) years, a fine not exceeding ten thousand ringgit (RM10,000), or both.

**D. FURTHER INQUIRIES**

**45. Who can be contacted for further inquiries?**

Inquiries can be directed to the PERKESO Customer Service Centre at 1300 22 8000 or by visiting the nearest PERKESO offices.