



**MSIG**

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A member of **MS&AD** INSURANCE GROUP

# FOREIGN WORKER COMPENSATION SCHEME (FWCS)

## Product Disclosure Sheet

*(Read this Product Disclosure Sheet before you decide to take out the Foreign Worker Compensation Scheme. Be sure to also read the general terms and conditions.)*

### 1. What is this product about?

Under Section 26(2) of the Amended Act 1996 of Workmen’s Compensation Act 1952, it is mandatory for Employers to insure all the foreign workers employed by them under the Foreign Worker Compensation Scheme. This policy will provide protection to all your foreign workers as provided under the Act.

### 2. What are the covers / benefits provided?

This policy indemnifies you under the Act in respect of compensation for employment injury as well as non-employment injury sustained by the foreign worker whilst in your employment. The benefits provided by the policy are as follows:-

#### Section I

#### Workmen’s Compensation Insurance

Covers Insured’s foreign worker against personal injury by accident or occupational disease arising out of and in the course of employment.

Coverage	Sum Insured
a. Death	A maximum amount of RM18,000 under the Act plus RM7,000 as provided for under the scheme. Total amount payable: RM25,000.
b. Permanent Disablement	Pays a maximum sum of RM23,000 as per the First Schedule of the Act.
1. Permanent Total Disablement	
2. Permanent Partial Disablement	Pays a sum of money based on the capital sum of RM23,000 calculated in accordance with the First Schedule of the Act.
3. Temporary Disablement	Pays a sum of money calculated in accordance with Section 8 (e) of the Act.
4. Medical Expenses	Pays in accordance with provisions of the Act. <b>Max RM750</b>

The Labour Commissioner will assess all compensation payable under this section.

#### Section II

#### Repatriation Expenses

The scheme will indemnify the Insured for the actual repatriation expenses incurred up to RM4,800 in the event the workman dies or suffers permanent total disablement.

#### Section III

#### Personal Accident Insurance (Off Work Hours)

Pay the Insured person or his legal representative for personal injury sustained in an accident, which occurs outside the working hours.

Coverage	Sum Insured
a. Death	A sum of RM23,000
b. Permanent Disablement	Same as Section I (b)

MSIG will assess all compensation payable under this section.

### 3. How much premium do I have to pay?

The premium per foreign worker as approved by the Ministry of Human Resources is:-

Annual Premium	: RM72.00
GST	: RM 4.32
<b>Total Premium</b>	<b>RM76.32</b>

### 4. What are the fees and charges that I have to pay?

In addition to the premium, you have to pay:	Amount
a. Goods and Services Tax	6% of Annual Premium
b. Service Fee to the Service Provider appointed by the Ministry of Human Resources	RM 5 per worker
c. Stamp Duty	RM10.00

The premium that you pay includes the commissions paid to the intermediaries, if any, amounting to 10% of the premium.

Goods and Services Tax (GST) at the rate of 6% will apply to your insurance premium from 1 April 2015. As a consumer and policyholder, you are required to pay GST which shall form part of the Terms and Conditions in your Insurance Policy.

### 5. Does the policy extend to cover the worker outside Malaysia?

No. The policy coverage is confined to Malaysia and it is subject to Malaysia jurisdiction only.

### 6. What are some of the key terms and conditions that I should be aware of?

- **Duty of Disclosure:** It is the duty of the Proposer to disclose to MSIG Insurance (Malaysia) Bhd (“Company”) a matter that (a) he/she knows to be relevant to the decision of the Company on whether to accept the risk or not and the rates and terms to be applied; or (b) a reasonable person in the circumstances could be expected to know to be relevant. This duty of disclosure by the Proposer shall continue until the time the contract of insurance is entered into, varied or renewed.
- **Period of insurance** - This is the period specified in the policy and during which the workman is in your immediate employment but excluding the period when the workman returns to his/her home country. Cover ceases from the time the workman leaves Malaysia and resumes upon his/her return to Malaysia.
- You must exercise reasonable care and safety precautions to prevent accidents and diseases.

*Note: This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.*

### 7. What are the major exclusions under this policy?

This policy does not cover:

- Common law liability
- Insured person who has attained the age of 65 years.
- Unlawful act, suicide and intentional injury
- Venereal disease, insanity or AIDS
- Dangerous sport activities such as mountaineering, ski-diving, motor racing etc
- War, Civil War
- any act of terrorism

*Note: This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.*

## 8. Can I cancel my policy?

You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium less premium based on our short period rates for the period the policy which has been in force. No refund premium is allowed if there is a claim under the policy.

## 9. What do I need to do if there are changes to my contact / personal details?

You must advise us in writing as soon as you are aware of any change in the employment, occupation, duties or pursuits of any Insured Person, or any other change which may increase the possibility of a claim under this Policy.

## 10. What should I do in the event of loss?

You must:-

- (i) report the accident immediately to the Labour Department (applicable to employment accident only).
- (ii) notify us in writing with full details as soon as possible. Early notification is required to avoid any prejudice to your claim.

## 11. What should I do when making a claim?

You must submit your claim with all the supporting information and documents to us and give full cooperation to us in assessing your claim.

## 12. Where can I get further information?

Should you require additional information about Foreign Worker Compensation Scheme, please contact us at:

MSIG Insurance (Malaysia) Bhd (46983-W)  
Customer Service Centre:  
Level 15, Menara Hap Seng 2, Plaza Hap Seng  
No. 1, Jalan P. Ramlee  
50250 Kuala Lumpur Tel : (603) 2050 8228  
Fax : (603) 2026 8086  
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### 13. Other types of Foreign Workers Insurance cover available.

- Foreign Worker Insurance Guarantee (FWIG)
- Foreign Worker Hospitalization and Surgical Insurance Scheme (SKHPPA)

**IMPORTANT NOTE:  
YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH  
THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE  
INFORMATION.**

This information provided in the Product Disclosure Sheet is valid at 1 April 2015.