

# PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Foreign Worker Hospitalisation & Surgical Insurance Scheme.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 01/01/2026

## 1. What is Foreign Worker Hospitalisation & Surgical Insurance Scheme?

Foreign Worker Hospitalisation & Surgical Insurance Scheme is a yearly renewable hospital and surgical insurance scheme. It helps employers cover hospital and surgical costs for their foreign workers in the event of hospital admission to a Non-Corporatised Malaysian Government Hospital due to an accident or illness.

## 2. Know Your Coverage

As an illustration, for RM 120.00 (before Service Tax and Stamp Duty) premium annually, you will receive the following insurance coverage for a foreign worker:

Coverage:		Overall Annual Limit: RM20,000 Per Insured Person
The benefits <u>covered</u> under this product include:		
Item	Benefits	Amount (RM)
1	(a) Daily Hospital Room & Board (maximum up to 30 days) (b) Intensive Care Unit (maximum up to 15 days)	As charged in accordance to charges consistent with third (3 <sup>rd</sup> ) Class Room & Board to a maximum of RM160 per day, in a Non-Corporatised Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) Order 1982.
2	Hospital Supplies & Services	
3	Operating Theatre	
4	Surgical Fees (excluding organ transplantation)	
5	Anesthetist Fees	
6	In-Hospital Physician Visits (maximum up to 30 days)	
7	In-Hospital Specialist Consultation Visits (maximum up to 30 days)	
8	Ambulance Fees/ Medical Report Fees	

Your Foreign Worker Hospitalisation & Surgical Insurance Scheme **excludes:**

- Plastic/Cosmetic surgery
- Dental treatment or oral surgery
- Treatment or surgical operation for congenital abnormalities or deformities
- Pregnancy or miscarriage
- Treatment which is not medically necessary
- Suicide or self-inflicted injury while sane or insane
- Accidental injuries or illnesses arising from racing or hazardous sports
- Cardiovascular diseases and all cancers occurring within the first 120 days of insurance of the Insured Person
- Pre-existing conditions unless the Insured Person passes the medical examination as continued by FOMEMA Sdn Bhd (FOMEMA) within 30 days from the Insured Person's arrival to Malaysia.

You should refer to the policy wording for the full list of exclusions.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MSIG Insurance (Malaysia) Bhd or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

If you have any questions or require assistance on your Foreign Worker Hospitalisation & Surgical Insurance, you can:



Call us at:  
1-800-88-MSIG (6744) or  
603-2050-8228



Visit us at:  
<https://www.msig.com.my/>



Email us at:  
[myMSIG@my.msig-asia.com](mailto:myMSIG@my.msig-asia.com)

### 3. Know Your Obligations

**For Foreign Worker Hospitalisation & Surgical Insurance, you must pay a premium of:**

Premium : **RM120.00** (annually)

Duration: until the age of 60 years

**You also have to pay the following fees and charges:**

Stamp Duty : **RM10.00**

Commission (10%) : **RM12.00** (Included in premium)

Service Tax (8%) : **RM9.60**

Total premium payable : **RM139.60**

### 4. Other Key Terms

- You must provide complete and accurate information in the application/proposal form.
- Geographical Territory - All benefits provided in this policy are applicable within Malaysia only 24 hours a day. Cover ceases from the time the Insured Person leaves Malaysia and resumes upon his/her return to Malaysia.
- Eligibility - You must be present and future full-time foreign worker employees of policyholder.
- Age limit - 18 to 60 years.
- Renewal age - This policy may be renewed up to 60 years old.
- Limitation of benefits - All benefits provided in this policy are only payable in the event the insured person is confined in a non-corporatised Malaysian Government Hospital.
- Grace period - This is a Cash Before Cover policy. Notwithstanding the Cash Before Cover condition, a Grace Period of 14 days from its due date will be allowed for payment of each premium after the first policy year. During such 14 days, the Company shall remain liable there under if by the last of such days, the premium is actually paid. If any premium is not paid in respect of this policy contract before the end of the Grace Period, this policy contract shall be deemed as terminated at the expiry date of this policy.

The list is **non-exhaustive**. You should refer to the policy wording for the full list of terms and conditions.

### 5. Can I cancel my policy/certificate?

Yes, you may cancel your policy/certificate anytime by informing us in writing. We will refund your premium on a short period rates on the unexpired period of cover. If you have made a claim, no refund will be given.

MSIG Insurance (Malaysia) Bhd is a general insurance company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.