

FOREIGN WORKER HOSPITALIZATION & SURGICAL INSURANCE SCHEME (SKHPPA)

Product Disclosure Sheet

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

1. What is this product about?

Foreign Worker Hospitalization & Surgical Insurance Scheme (SKHPPA) is a yearly renewable hospital and surgical insurance scheme designed to reduce the financial burden of the employer of foreign workers in the event of hospital admission of their foreign workers to a Non-Corporatised Malaysian Government Hospital due to an accident or illness.

2. Who is eligible?

Eligible persons for insurance under this policy are those present and future full-time foreign worker employees of policyholder, from the age of eighteen (18) to sixty (60), who are actively engaged at their usual work on the date the persons are eligible to join this policy.

3. What are the covers/benefits provided?

This plan provides the following benefits on a reimbursement basis with the total benefits payable subjected to the annual limit stated below:

Item	Benefits	Amount (RM)
1(a)	Daily Hospital Room & Board (Maximum up to 30 days)	As charged in accordance to charges consistent with third (3rd) 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.
1(b)	Intensive Care Unit (Maximum up to 15 days)	
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	
Maximum Overall Annual Limit (Item 1-8) per Insured Person		RM20,000.00

The duration of cover is for one year. On each policy anniversary, this policy is renewable annually at the option of the MSIG Insurance (Malaysia) Bhd. (hereinafter called "the Company") up to age 60.

Note: The description on the available cover is only a brief summary for quick and easy reference. The precise terms and conditions that apply are stated in the policy contract.

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).

4. How much premium do I have to pay?

The annual premium is RM127.20 per foreign worker insured inclusive of all fees and 8% Service Tax. The renewal premium is not guaranteed and may be subject to adjustments with approval by the relevant authorities taking into consideration the loss ratio and any other factors which may materially affect the sustainability of the scheme.

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

<u>Type</u>	<u>Amount</u>
• Service Tax	• 8% of premium
• Commissions paid to the Insurance Adviser	• 10% of RM105
• Stamp Duty	• RM10.00

You are obligated to pay any applicable taxes (which include but not limited to service tax and stamp duty) imposed by the Malaysian tax authorities in relation to your Policy.

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.
- **Statement Pursuant to Section 149(4) of the Insurance Act 1996** - Insured member is to disclose in the proposal form, fully and faithfully all the facts which he/she know or ought to know, otherwise the policy issued may be invalidated.
- **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.
- **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.

Note: The list above is non-exhaustive. Please refer to the policy contract for the full terms and conditions under this policy.

7. What are the major exclusions under this policy?

- This policy does not cover any hospitalization, surgery or charges caused by any one of the following occurrences:
- 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 one hundred and twenty (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.

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

8. Can I cancel my policy?

Yes, you (the Policyholder) may cancel this policy at any time by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium as per the schedule below, provided that you have not made a claim during the current policy year.

Period Not Exceeding	Refund of Annual Premium
15 days	90 % (applicable to renewal only)
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period Exceeding 11 months	No refund

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

It is important that you inform us of any change in your organization's contact details to ensure that all correspondence reaches in a timely manner.

10. Where can I get further information?

Should you require additional information about medical and health insurance, please refer to the *insuranceinfo* booklet on 'Medical and Health Insurance', available at all our branches or you can obtain a copy from the insurance adviser or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

MSIG Insurance (Malaysia) Bhd
 Registration No. 197901002705 (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
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www.msig.com.my

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11. Other types of Foreign Workers covers available:

- Foreign Worker Insurance Guarantee (FWIG)
- Foreign Worker Personal Accident Insurance (FWPA)

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS AND THAT THE PREMIUM PAYABLE IS AN AMOUNT YOU CAN AFFORD. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR INSURANCE ADVISER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

This information provided in the Product Disclosure Sheet is valid at 1 March 2024.