

FOREIGN WORKER PERSONAL ACCIDENT INSURANCE

Product Disclosure Sheet

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

1. What is this product about?

Foreign Worker Personal Accident Insurance is a 24-hour worldwide plan that will compensate you for injuries, disability or death of your foreign workers caused by accidental means.

This product is available to all foreign workers who are legally employed in Malaysia from 16 years to 70 years of age at the date of first enrolment. Renewal is up to the maximum age of 70.

2. What are the covers/benefits provided?

Benefits	Amount (RM)
Accidental Death	25,000
Permanent Total Disablement	25,000
Medical Expenses (due to accident)	1,000
Funeral Expenses/Repatriation Expenses (due to accident and sickness)	6,500
Annual Premium per Insured Worker (excluding Service Tax and Stamp Duty)	50

Note:

- The percentage of sum assured will be payable according to the compensation specified in the policy contract if Insured Person suffered Permanent Disablement.
- Maximum indemnity payable under this policy will not exceed 100% of the sum assured.

Duration of cover is for one (1) year. It may be renewed on each anniversary of the Date of Inception of the Policy by payment of the premium determined by the Company at the time of renewal.

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).

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

Type	Amount
• Service Tax	• 8% of premium
• Commissions paid to Insurance Adviser	• 25% of premium
• 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.

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

- **Importance of Disclosure** - You must take reasonable care not to misrepresent when answering questions in the proposal form or in any request made by the Company and check the information you have provided is complete and accurate. You should also disclose all relevant information which may influence the Company in the acceptance of this insurance, decide the terms and the premium you will pay. If you do not take reasonable care and the information provided by you is incomplete or inaccurate, this may affect your claim. Your responsibility to provide complete and accurate information when requested by the Company shall continue until the time of you entering into, making changes to or renewing your insurance.
- **Cash Before Cover (Applicable to Individual policyholders only)** - This insurance shall not be effective unless the premium due has been paid. The premium warranty condition stated in the policy is hereby deleted.
- **Premium Warranty (Others)** - This insurance policy is automatically cancelled unless the full premium is paid within 60 days from commencement date of cover
- **Notice of claim** - Please provide a written notice to us with full details within seven (7) days upon receiving notice of or sustaining any injuries, disability or death. You may contact any MSIG Branch or your insurance adviser to obtain a copy of the claim form. Submit the completed claim form to us together with all relevant documents as soon as possible.
- Unless renewed, the coverage will cease on expiry date and we shall strictly not be liable.

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

5. What are the major exclusions under this policy?

This policy does not cover death or injury caused by the following events:

- Acts of Terrorism
- War and related risks
- Suicide, self-inflicted injury, unlawful act or wilful exposure to peril (other than in attempt to save a human life)
- AIDS or AIDS-related complex (ARC)
- Pregnancy, childbirth, physical or mental defect or infirmity.
- Any crew, trade, technical or sporting activity in connection with an aircraft
- Air travel except as a passenger in a fully licensed passenger carrying aircraft
- Radiation or contamination by radioactivity
- Hazardous sports including parachuting, hang gliding, mountaineering, any kind of race (other than on foot or swimming) or trial of speed or reliability.

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

6. Can I cancel my policy?

You may cancel the cover at any time by notifying us in writing. Any refund of premium is based on the pro-rata basis on the unexpired period of cover and subject to the Company retaining a minimum premium of RM50.00 and prevailing Service Tax. No refund is allowed if there is any claim made during the period of cover.

7. 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 risk profile of this Policy. You may be required to pay additional premium as a result of any such change.

8. Where can I get further information?

Should you require additional information about personal accident insurance, 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
Fax : (603) 2026 8086
Customer Service Hotline: 1-800-88-MSIG (6744)
E-mail: myMSIG@my.msig-asia.com

10. Other types of Foreign Workers cover available:

- Foreign Worker Insurance Guarantee (FWIG)
- Foreign Worker Hospitalisation & Surgical Insurance Scheme (SKHPPA)

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. 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 as at 1 March 2024.