

# PRODUCT DISCLOSURE SHEET



Dear Customer,

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

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

Date: 01/01/2026

## 1. What is Foreign Worker Insurance Guarantee?

Foreign Worker Insurance Guarantee is a guarantee required by the Immigration Department under Regulation 21 of the Immigration Regulations from Employers. It serves as a security deposit for the employment of foreign workers in various sectors.

This insurance guarantees the Director General of Immigration Department will be covered for repatriation costs if a worker must be repatriated to their home country.

## 2. Know Your Coverage

As an illustration, for RM 50.00 (before Service Tax and Stamp Duty) premium for 18 months, you will receive the following insurance coverage for an Indonesian worker:

This policy/certificate covers:	This policy/certificate <b>excludes</b> :
<ul style="list-style-type: none"><li>Guarantee amount of RM250 for each worker</li></ul>	<ul style="list-style-type: none"><li>Any claim arising or not related to the stated reasons under Regulations 21 of the Immigration Department of Malaysia.</li></ul>
The duration of insurance coverage is set by the Immigration Department depending on the work permit, either 13, 18 or 26 months. You need to purchase a new guarantee when you renew your worker's permit.	
You should refer to the policy wording for the full list of benefits and 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 <a href="http://www.pidm.gov.my">www.pidm.gov.my</a> )	

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



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



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



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

### 3. Know Your Obligations

<b>For Foreign Worker Insurance Guarantee, you must pay a premium of:</b>	
Standard cover	: <b>RM50.00</b> (minimum) - 18 months
<b>You also have to pay the following fees and charges:</b>	
Stamp Duty	: <b>RM10.00</b>
Commission (10%)	: <b>RM5.00</b> (Included in premium)
Service Tax (8%)	: <b>RM4.00</b>
Total premium payable	: <b>RM64.00</b>

### 4. Other Key Terms

- You must provide complete and accurate information in the application/proposal form.
- The Insurance Guarantee offered under this scheme does not include foreign maids.
- The amount of guarantee and period of insurance are pre-fixed by the Immigration Department depending on the nationality of the worker, ranging from RM250 to RM1,500 per worker.
- The rate is 1% per annum on guarantee amount subject to a minimum premium of RM50.00 (exclusive of tax).
- Full premium must be paid before the effective date of cover.

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?

- (a) No, if the policy has been submitted to the Immigration Department.
- (b) Yes, if the policy has not been submitted to the Immigration Department.

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