

**PRODUCT DISCLOSURE SHEET for Foreign Workers Insurance Guarantee**

**IMPORTANT NOTE: Read this Product Disclosure Sheet before you decide to take out the Foreign Workers Insurance Guarantee policy. Be sure to also read through the general terms and conditions.**

**1. What is this product about?**

You need to lodge this guarantee to the Immigration Department upon applying or renewing work permit for your foreign workers. The guarantee amount is determined based on nationality of the worker by Immigration Department. You can check with the Immigration Department or the agent.

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

This insurance guarantee will serve as a guarantee to the Immigration Department to cover repatriation expenses in the event your worker is required by the authorities to be sent back to their country of origin during their stay in Malaysia.

Duration of cover is set by Immigration Department, depending on the work permit, 13 months, 18 months or 26 months. You need to purchase a new guarantee upon renewing your worker's permit.

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

The total premiums that you have to pay vary depending on our company's underwriting requirements and subject to minimum premium of RM53.00 per insurance guarantee issued.

Insurance guarantee (based on worker's nationalities X total number of workers) : RM \_\_\_\_\_  
 Rate applicable : \_\_\_\_\_ %  
 Total premium that you have to pay is : RM \_\_\_\_\_

Note: Premiums stated are inclusive of 6% GST.

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

The fees and charges that you will have to pay are:

Type	Amount
Goods & Services Tax (GST)	6% of the premium
Stamp duty	RM10.00
Agent commission where there is an intermediary involved	10% of the premium

Goods & Services Tax (GST) will be imposed on the applicable portion of the premiums due and payable upon GST implementation and where GST is applicable.

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

Importance of Disclosure

- (i) STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make a misrepresentation to the licensed insurer when answering any question which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
- (ii) You must ensure that the particulars of your foreign workers are fully completed and correct.
- (iii) You must inform us the immigration office, which you are applying for the work permit.

**6. Can I cancel my policy and how do I cancel it??**

No, if the insurance guarantee has already been lodged to the Immigration Department.

Yes, if the insurance guarantee is not lodged with the Immigration Department and the original insurance guarantee is returned to us for cancellation, the premium shall be refunded less the stamp duty.

**7. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

**8. Where can I get further information?**

Should you require additional information about Foreign Workers Insurance Guarantee or any other type of insurance products, you may contact us directly or any of our branches or your insurance agent at your convenience. Alternatively, you may visit our website at [www.kurnia.com](http://www.kurnia.com).

If you have any enquiries, please contact us at:

**AmGeneral Insurance Berhad**

Level 13, Menara Shell,  
No. 211, Jalan Tun Sambanthan,  
50470, Kuala Lumpur,  
Malaysia

Toll Free : 1-800-886-333  
Fax : 03-2268-2222  
E-mail : [corporate@kurnia.com](mailto:corporate@kurnia.com)  
Website : [www.kurnia.com](http://www.kurnia.com)

**9. Other types of Similar Insurance Cover Available**

None.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

AmGeneral Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 01 October 2015.