

## PRODUCT DISCLOSURE SHEET for Foreign Workers Hospitalization and Surgical Insurance Scheme

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

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

Foreign Workers 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 and Board to a maximum of RM160.00 per day in a Non-Corporatised Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) (Amendment) Order 2014. |
| 1(b)  | Intensive Care Unit (Maximum up to 15 days)                        |   |
| 2   | Hospital Supplies & Services                                       |   |
| 3   | Operating Theatre  |   |
| 4   | Surgical Fees (Excluding Organ Transplantation)                    |   |
| 5   | Anaesthetist 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 |  | RM 20,000.00  |

On each policy anniversary, this policy is renewable annually at the option of the Kurnia Insurans, a division of AmGeneral Insurance Berhad (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.*

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

The annual premium is RM 127.20 per foreign worker insured inclusive of Managed Care Organisation (MCO) fee.

*NOTE: Premiums stated are inclusive of 6% GST.*

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

- Commission to the Insurance Agent – 10% of annual premium.
- Stamp duty – You have to pay RM10.00 in addition of premium for stamp duty.

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

- 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.
- Geographical Territory – All benefits provided in this policy are applicable within Malaysia only for twenty-four (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 fourteen (14) days from its due date will be allowed for payment of each premium after the first policy year. During such fourteen (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: This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.*

**8. Can I cancel my policy?**

You may cancel your policy by giving a written notice to the insurance company. Upon cancellation, you are entitled to a certain amount of refund of the premium provided that you have not made a claim on the policy.

| Period Not Exceeding       | Refund of Annual Premium          |
|----------------------------|-----------------------------------|
| 15 days                    | 90 % (applicable to renewal only) |
| 1 months                   | 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 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. You can write in / fax us at the address / fax number below.

**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 & Health Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**AmGeneral Insurance Berhad**

Level 5, 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)

**11. Are there any other similar types of insurance cover available?**

If you are interested to find out whether there is any similar type of insurance cover, you may contact us or refer to our insurance agents.

**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 August 2016.