

PRODUCT DISCLOSURE SHEET for Foreign Workers Hospitalization and Surgical Insurance Scheme

IMPORTANT NOTE: Please read this Product Disclosure Sheet before you decide to take out the Foreign Workers Hospitalization & Surgical Insurance Scheme Policy. Be sure to also read 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 Employers of foreign workers in the event of hospital admission of their foreign workers due to an accident or illness.

2. Who is eligible for this product?

Eligible persons for insurance under this Policy are present and future full-time foreign worker employees of the Policyholder, from the age of 18 to 60 years old, 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 is 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 (ICU) (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)		RM 20,000.00

On each Policy anniversary, this Policy is renewable annually at the option of the Company up to age 60 years old.

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 RM120.00 per foreign worker insured (RM105.00 for insurance premium and RM15.00 for Third Party Claims Administrator (TPCA) fee). 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 I have to pay?

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

Type	Amount
Service tax	6% of insurance premium and Third Party Claims Administrator (TPCA) fee
Stamp duty	RM10.00
Agent's commission where there is an intermediary involved	10% of insurance premium

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 questions 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 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-Corporatized 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 thereunder 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.
- Sanction Limitation and Exclusion Clause
Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Insurers to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

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(Service Tax Registration No.: B16-1808-31015443)

- **Cyber Loss Limited Exclusion Clause (IUA 09-082)**
Notwithstanding any provision to the contrary within this policy, this policy excludes any Cyber Loss.
 1. Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly caused by:
 - 1.1 the use or operation of any Computer System or Computer Network;
 - 1.2 the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
 - 1.3 access to, processing, transmission, storage or use of any Data;
 - 1.4 inability to access, process, transmit, store or use any Data;
 - 1.5 any threat of or any hoax relating to 1.1 to 1.4 above;
 - 1.6 any error or omission or accident in respect of any Computer System, Computer Network or Data.

2. Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

3. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.

4. Data means information used, accessed, processed, transmitted or stored by a Computer System.

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 directly or indirectly, wholly or partly by any 1 of the following occurrences:

- Pre-existing illness. However, this exclusion is waived in the event the Insured Person passes the medical examination as confirmed by Fomema Sdn. Bhd. (FOMEMA) within 30 days from the Insured Person's arrival to Malaysia.
- Specified Illnesses occurring during the first one hundred and twenty (120) days of continuous cover.
- Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of near-sightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
- Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the Period of Insurance.
- Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immunodeficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law.
- Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
- Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization.

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

8. Can I cancel my Policy and how do I cancel it?

You may cancel your Policy by giving a written notice to the 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 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 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 & Health Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

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Malaysia

Toll Free : 1 800 88 3833
Email : customer@kurnia.com
Website : 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 1 July 2022.