

PRODUCT DISCLOSURE SHEET	Etiqa General Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out the <b>Foreign Workers Compensation Scheme</b> . Be sure to also read the general terms and conditions.	<b>Foreign Workers Compensation Scheme</b> <b>Date : 01/01/2018</b>

### 1. What is this product about?

Employers who are employing foreign workers must comply with the statutory requirement Under Section 26(2) of the Amended Workmen's Compensation Act 1952 to purchase this Insurance cover to protect their foreign workers.

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

This Policy indemnifies you under the Act in respect of compensation for employment injury as well as non-employment injury sustained by your foreign workers.

Duration of cover is for one year. You need to renew your Insurance Policy annually.

Scope of Cover		Benefits
i)	Accidental death due to employment injury	<ul style="list-style-type: none"> <li>▪ 60 months earnings or RM18,000 whichever is lower</li> <li>▪ Additional payment of RM7,000 in event of death arising out of and in the course of employment</li> </ul>
ii)	Permanent Total Disablement	<ul style="list-style-type: none"> <li>▪ 60 months earnings or RM23,000 whichever is lower</li> </ul>
iii)	Permanent Partial Disablement	<ul style="list-style-type: none"> <li>▪ A sum of money based on the capital sum of RM23,000 calculated in accordance with the First Schedule of Workmen's Compensation Act.</li> </ul>
iv)	Temporary Total/ Partial Disablement	<ul style="list-style-type: none"> <li>▪ A sum of money calculated in accordance with Section 8(e) of the Workmen's Compensation Act</li> </ul>
v)	Hospitalisation and Medical Expenses	<ul style="list-style-type: none"> <li>▪ Pays in accordance with the provisions of the Workmen's Compensation Act subject to maximum RM750</li> </ul>
vi)	Occupational Disease	<ul style="list-style-type: none"> <li>▪ According to the Second Schedule of the Act.</li> </ul>

**Note:** Compensation shall not be payable for first 4 days of disablement unless the disablement lasts for a period of at least 14 days.

#### 2.2.2. Section 2: Repatriation Expenses

This section will indemnify the Insured for the actual repatriation expenses incurred or RM4,800 whichever is the lower in the event the Insured worker dies or suffers permanent total disablement.

#### 2.2.3. Section 3: Personal Accident Insurance (Accidental Personal Injury sustained Off-Work Hours)

This section will pay to the Insured worker or his legal representative for personal injury sustained in an accident which occurs outside the working hours of the Insured worker occurring within Malaysia.

Scope of Cover		Benefits
i)	Accidental Death <i>(occurring within 12 months of the accident)</i>	Compensation sum of RM23,000
ii)	Permanent Total Disablement <i>(occurring within 12 months of the accident)</i>	Maximum compensation sum of RM23,000
iii)	Permanent Partial Disablement	Based on RM23,000 calculated in accordance with the First Schedule of the Workmen's Compensation Act
iv)	Temporary Disablement	A sum of money calculated in accordance with Section 8(e) of the Workmen's Compensation Act
v)	Medical Expenses	Pays in accordance with the provisions of the Workmen's Compensation Act subject to maximum RM750

### 3. How much do I have to pay?

The government has set RM 72 per worker of which RM67 is the Insurance Premium while RM5 as the on-line service fee per worker. The total Premium that you have to pay may vary depending on the number of foreign workers.

### 4. What are fees and charges that I have to pay?

Type	Amount
Commissions paid to the Insurance agent	Up to 10% of Premium
Stamp Duty	RM 10.00
Goods and Services Tax (GST)	6% of RM72.00 Premium

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

- Importance of disclosure – you must disclose all material facts fully and faithfully, otherwise your Policy may be invalidated.
- You must ensure that the particulars of your foreign workers are fully completed and correct.

### 6. What are the major exclusions under this Policy?

This Policy does not cover:

- Common law liability.
- War, terrorism and civil war.
- Unlawful act, suicide and intentional self-injury.
- Flying or travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft.
- Influence of alcohol or of drugs not prescribed by a registered medical practitioner.
- Dangerous sport activities such as mountaineering, diving, motor-racing, etc.

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

### 7. Can I cancel my Policy?

You may cancel your Policy by giving a written notice to us. Upon cancellation, you are entitled to a refund of the Premium less Premium based on our short period rates for the period of the Policy which has been in force, subject to minimum Premium to be retained by us. No refund Premium is allowed if there is a claim under the Policy.

### 8. What do I need to do if there are changes to my contact details?

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

### 9. Where can I get further information?

Should you require additional information about foreign worker compensation scheme, please contact us at:

**Etiqa General Insurance Berhad (9557-T)**  
 (Formerly known as Etiqa Insurance Berhad)  
**Head, Customer Service**  
**Level 4, Tower C, Dataran Maybank**  
**No. 1, Jalan Maarof**  
**59000 Kuala Lumpur, Malaysia**  
**Telephone Number : 1300 13 8888 or +603 2780 4500**  
**Facsimile Number : 03 2785 3093**  
**E-mail: [cmu@etiqa.com.my](mailto:cmu@etiqa.com.my)**

### 10. Other types of Foreign Workers General Insurance cover available

- Foreign Workers Insurance Guarantee
- Foreign Workers Hospitalisation and Surgical Scheme

#### 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 THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**