

PRODUCT DISCLOSURE SHEET	Etiqua General Takaful 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 Takaful cover to protect their foreign workers.

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

This Certificate 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 Takaful Certificate 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>
<b>Note:</b> 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 Covered for the actual repatriation expenses incurred or RM4,800 whichever is the lower in the event the Covered worker dies or suffers permanent total disablement.

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

This section will pay to the Covered worker or his legal representative for personal injury sustained in an accident which occurs outside the working hours of the Covered 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 Contribution do I have to pay?

The government has set RM 72 per worker of which RM67 is the Takaful Contribution while RM5 as the on-line service fee per worker. The total Contribution 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 Takaful agent	Up to 10% of Contribution
Stamp Duty	RM 10.00
Goods and Services Tax (GST)	6% of RM72.00 Contribution

### 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 Certificate 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 Certificate?

This Certificate 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 Certificate contract for the full list of exclusions under this Certificate.*

### 7. Can I cancel my Certificate?

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

### 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 Takaful Berhad (1239197-A)**  
**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 Takaful cover available

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

#### IMPORTANT NOTE:

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR TAKAFUL CERTIFICATE. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT THE TAKAFUL COMPANY DIRECTLY FOR MORE INFORMATION.**