

PRODUCT DISCLOSURE SHEET	Etiqua General Takaful Berhad
Read this Product Disclosure Sheet before you decide to take out the Foreign Workers Hospitalisation and Surgical Scheme . Be sure to also read the general terms and conditions.	Foreign Workers Hospitalisation and Surgical Scheme Date : 01/01/2018

1. What is this product about?

Foreign Worker Hospitalisation & Surgical Takaful Scheme (SKHPPA/ SPIKPA) is a yearly renewable hospital and surgical Takaful 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 Takaful under this Certificate are those present and future full-time foreign worker employees of Participant, 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 Certificate.

3. What are the covers / benefits provided?

Item	Benefits	Amount (RM)
1(a)	Daily Hospital Room & Board (<i>Maximum up to 30 days</i>)	As charged in accordance to charges consistent with Third (3rd) Class Room and Board to a maximum of RM60.00 per day in a Non-Corporatised Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) Order 1982.
1(b)	Intensive Care Unit (<i>Maximum up to 15 days</i>)	
2	Hospital Supplies & Services	
3	Operating Theatre	
4	Surgical Fees (<i>Excluding organ transplantation</i>)	
5	Anesthetist Fees	
6	In-Hospital Physician Visits (<i>Maximum up to 30 days</i>)	
7	In-Hospital Specialist Consultation Visits (<i>Maximum up to 30 days</i>)	
8	Ambulance Fees/ Medical Report Fees	
Maximum Overall Annual Limit (Item 1-8) per Covered Person		RM20,000.00

The duration of cover is for one (1) year. You need to renew your cover annually.

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 Certificate contract.

4. How much Contribution do I have to pay?

The annual Contribution is RM127.20 per foreign worker covered inclusive of all fees and GST 6%. The renewal Contribution 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 fees and charges that I have to pay?

Type	Amount
Commissions paid to Takaful agent	10% of RM105 (annual Contribution less MCO fee) will be deducted for commission.
Stamp Duty	RM 10.00 in addition to the Contribution
Goods and Services Tax (GST)	6% of RM120.00 Contribution

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

- Importance of disclosure – You must disclose all material facts of all the covered members such as their medical condition, occupation, and state their ages correctly.
- Statement Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act (FSA) 2013 – Covered member is to disclose in the proposal form, fully and faithfully all the facts which he/she know or ought to know, otherwise the Certificate issued may be invalidated.
- Geographical Territory – All benefits provided in this Certificate are applicable within Malaysia only for twenty-four (24) hours a day. Cover ceases from the time the Covered Person leaves Malaysia and resumes upon his/her return to Malaysia.
- Limitation of Benefits – All benefits provided in this Certificate are only payable in the event the covered person is confined in a non-corporatised Malaysian Government Hospital.

- Grace Period – This is a Cash-Before-Cover (CBC) Certificate. Notwithstanding the CBC condition, a Grace Period of fourteen (14) days from its due date will be allowed for payment of each Contribution after the first Certificate year. During such fourteen (14) days, the Company shall remain liable there under if by the last of such days, the Contribution is actually paid. If any Contribution is not paid in respect of this Certificate contract before the end of the Grace Period, this Certificate contract shall be deemed as terminated at the expiry date of this Certificate.

Note: The list above is non-exhaustive. Please refer to the Certificate contract for the full terms and conditions.

7. What are the major exclusions under this Certificate?

This Certificate **does not cover** for 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 Takaful of the Covered Person; Pre-existing conditions unless the Covered Person passes the medical examination as continued by FOMEMA Sdn Bhd (FOMEMA) within 30 days from the Covered Person's arrival to Malaysia.

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

8. 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 per the schedule below, provided that you have not made a claim during the current Certificate year.

Period Not Exceeding	Refund of Annual Contribution
15 days	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%

Period Not Exceeding	Refund of Annual Contribution
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
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 changes in your contact details to ensure that all correspondences reach you in a timely manner.

10. 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

11. Other types of Foreign Workers General Takaful cover available

- Foreign Workers Takaful Guarantee
- Foreign Workers Compensation 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.