

PRODUCT DISCLOSURE SHEET	Etiqa General Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out the Foreign Workers Insurance Guarantee (IG) . Be sure to also read the general terms and conditions.	Foreign Workers Insurance Guarantee (IG) Date: 01/01/2018

1. What is this product about?

You need to lodge this guarantee to the Immigration Department upon applying or renewing work permit for your foreign workers. The guarantee amount is determined based on nationality of the worker by Immigration Department. You can check with the Immigration Department or the agent.

2. What are the covers / benefits provided?

This insurance guarantee will serve as a guarantee to the Immigration Department to cover repatriation expenses in the event your worker is required by the authorities to be sent back to their country of origin during their stay in Malaysia.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on underwriting requirements and subject to minimum premium of RM50.00 per Insurance Guarantee issued.

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.
- You must inform us the immigration office, which you are applying for the work permit

6. Can I cancel my policy?

- No, if the Insurance Guarantee (IG) has already been lodged to the Immigration Department.
- Yes, if the policy is not lodged with the Immigration Department and the original IG must be returned to us for cancellation, the premium shall be refunded less the stamp duty.

7. 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.

8. 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

9. Other types of Foreign Workers General Insurance cover available

- Foreign Workers Compensation Scheme
- 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.