

Product Disclosure Sheet

(Read this Product Disclosure Sheet before you decide to take up Foreign Workers Insurance Guarantee (FWIG). Be sure to also read the general terms and conditions in the policy wording ("Policy Wording").

Prepared for: _____ Printed Date as: _____

Financial Service Provider	: Allianz General Insurance Company (Malaysia) Berhad ("Allianz"/"Us"/"We"/"Our")
Product Name	: Foreign Workers Insurance Guarantee (FWIG)

1. What is the product about?

This is a guarantee letter required by the Immigration Department from you as a security deposit for the employment of foreign workers (excluding Domestic Maid) under Regulation 21 of the Immigration Regulations.

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 the foreign worker is required by the authorities to be sent back to their country of origin during their stay in Malaysia. Duration of cover is set by Immigration Department depending on the work permit either thirteen (13) months, eighteen (18) months or twenty six (26) months. Employer need to purchase a new guarantee upon renewing worker's permit.

3. How much premium do I have to pay?

The total premium that you have to pay varies depending on Allianz's underwriting requirements and nationality of your worker also subject to minimum premium of RM50 per insurance guarantee issued.

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

Type	Amount
Commissions paid to the insurance intermediary (if any)	10% of premium
Inland Revenue Stamping	RM10
Service Tax	8% of premium

Note: The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.

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

(a) Duty of Disclosure

- Consumer Insurance Contract**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for **purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the proposal form and/or all the questions required by Allianz fully and accurately and disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

- Non-consumer Insurance Contract**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for **purposes related to your trade, business or profession**, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

This Duty of Disclosure for Consumer and Non-consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed. You also have a duty to tell Us immediately if at any time after your contract of insurance has been entered into, varied or renewed with Us, any of the information given in inaccurate or has changed.

(b) Please ensure that the particulars of the foreign workers are fully completed and correct

(c) Please inform us which immigration office you are applying for the work permit

(d) Eligibility - Full-time foreign worker employees of policyholder, from the age of eighteen (18) to sixty (60) who are actively engaged at their usual work on the date the person is eligible to join this policy

6. Can I cancel my Policy?

- (a) No, if the insurance guarantee has already been lodged to the Immigration Department.
- (b) Yes, if the policy is not lodged with the Immigration Department and the original insurance guarantee is returned to us for cancellation.

7. What do I need to do if there are changes to my contact/personal details?

It is important that you inform Us of any changes in your contact and personal details to ensure that all correspondence reach you in a timely manner. You may inform our authorised agent, branch office or our customer service of any change in your contact and personal details.

8. How do I make a claim?

You may visit allianz.com.my for further information. You are advised to submit your claim (if any) to Us as soon as possible.

9. Where can I get further information?

Should You require additional information about this product, please refer to Our website at allianz.com.my.

If you have any enquiries, please contact Us at:

Allianz Customer Service Center

Allianz Arena

Ground Floor, Block 2A, Plaza Sentral


Jalan Stesen Sentral 5, Kuala Lumpur Sentral

50470 Kuala Lumpur.

Allianz Contact Center: 1 300 22 5542

Email: customer.service@allianz.com.my

  AllianzMalaysia

 allianz.com.my

10. Other types of Personal Accident cover available:

- (a) Foreign Workers Hospitalization & Surgical (FWHS)
- (b) Foreign Workers Plus (FWPLUS)
- (c) Domestic Servant Insurance Scheme (DSIS)

Important Note:

You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.

The benefit(s) payable under eligible product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as at 01/06/2024.