

Product Disclosure Sheet

(Read this Product Disclosure Sheet before you decide to take up Foreign Workers Plus (FW-PLUS) Insurance Policy. 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 Plus (FW-PLUS)

1. What is the product about?

The Foreign Workers Plus (FW-PLUS) is designed for employers who wish to top up personal accident coverage for their foreign workers.

2. What are the covers/benefits provided?

This policy indemnifies you of compensation for employment injury as well as non-employment injury sustained by your foreign workers due to accidental caused only.

Benefits	Sum Insured
Death	RM10,000
Permanent Disablement (Accidental only)	RM10,000
Medical and Surgical Expenses (Accidental only)	RM2,000

Duration of cover is for one (1) year. You need to renew your insurance policy annually.

3. How much premium do I have to pay?

	Amount
Per Worker	RM50

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

Type	Amount
Commissions paid to the insurance intermediary (if any)	25% 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) You must ensure that the particulars of your foreign workers are fully completed and correct.
- (c) **Cash before cover** – The premium due must be paid and received by Allianz/authorized agent within fourteen (14) days from policy inception date. If this condition is not complied with this policy is automatically cancelled and Allianz shall be entitled to the pro-rata premium on the period they have been on risk.
- (d) **Eligibility** – Eligible persons for insurance under this policy are those present and future full-time foreign worker employees of policyholder, from the age of eighteen (18) to fifty (50) who are actively engaged at their usual work on the date the person is eligible to join this policy.

6. What are the major exclusions under this policy?

This policy does not cover:

- (a) Common law liability
- (b) War, terrorism and civil war
- (c) Unlawful act, suicide and intentional self-injury
- (d) Flying or travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft on a scheduled route
- (e) Influence of alcohol or of drugs not prescribed by a registered medical practitioner
- (f) Dangerous sports 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 the policy.

7. Can I cancel my Policy?

Yes, the policy can be cancelled and refunded on pro-rated basis.

8. 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.

9. 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.

10. 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

11. Other types of Personal Accident cover available:

- (a) Foreign Workers Hospitalization & Surgical (FWHS)
- (b) Foreign Workers Insurance Guarantee (FWIG)
- (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.