

## Product Disclosure Sheet

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

Prepared for: \_\_\_\_\_ Printed Date as: \_\_\_\_\_

<b>Financial Service Provider</b>	<b>: Allianz General Insurance Company (Malaysia) Berhad ("Allianz"/"Us"/"We"/"Our")</b>
<b>Product Name</b>	<b>: Foreign Workers Hospitalization and Surgical (FWHS) Insurance Scheme</b>

### 1. What is the product about?

Foreign Worker Hospitalization & Surgical Insurance Scheme (SKHPPA) is a yearly renewable hospital and surgical insurance 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-Corporatized Malaysian Government Hospital due to an accident or illness.

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

This plan covers the following benefits:

No.	Faedah-faedah	Amount (RM)
1(a)	Daily Hospital & Room Board (Maximum up to 30 days)	As charged in accordance to charges consistent with Third (3rd) Class Room and Board to a maximum of RM160.00 per day in a Non-Corporatized Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fes (Medical) Order 1982.
1(b)	Intensive Care Unit (ICU) (Maximum up to 15 days)	
2	Hospital Supplies and Services	
3	Operating Theatre	
4	Surgical Fees (Exclude Organ Transplantation)	
5	Anaesthetist Fees	
6	In-Hospital Physician Visits (Maximum up to 30 days)	
7	In-Hospital Specialist Consultation (Maximum up to 30 days)	
8	Ambulance Fees / Medical Report Fees	
<b>Maximum Overall Annual Limit (Item 1 to 8)</b>		<b>20,000</b>

Note: Please refer to the full feature and benefits and scale of benefits in the policy contract.

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

### 3. How much premium do I have to pay?

	Amount
Per Worker	RM105

### 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
Stamp Duty	RM10
Managed Care Organization (MCO) Fee	RM16.20

### 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 is 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 insurance premium 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 sixty (60) 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 any hospitalization, surgery or charges caused by any one of the following occurrences:

- (a) Plastic/Cosmetic surgery
- (b) Dental treatment or oral surgery
- (c) Treatment or surgical operation for congenital abnormalities or deformities
- (d) Pregnancy or miscarriage
- (e) Treatment which is not medically necessary
- (f) Suicide or self-inflicted injury while sane or insane
- (g) Accidental injuries or illnesses arising from racing or hazardous sports
- (h) Cardiovascular diseases and all cancers occurring within the first one hundred and twenty (120) days of Insurance of the Insured Person
- (i) Pre-existing conditions unless the Insured Person passes the medical examination as continued by FOMEMA Sdn Bhd (FOMEMA) within thirty (30) days of the Insured Person's arrival to Malaysia

*Note: This list is non-exhaustive. Please refer to the Policy Wording for the full list of exclusions under this Policy.*

## 7. **Can I cancel my Policy?**

Yes, you (the Policyholder) may cancel this policy at any time by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium based on pro-rated according to number of days, provided that you have not made a claim during the current policy year. However, cancellation can only be made based on the following reasons:

- (a) Worker who failed FOMEMA test
- (b) Worker who had returned to source country
- (c) Death
- (d) Worker did not come to Malaysia
- (e) Worker had insured with other insurer
- (f) Worker was rejected by JIM for Calling Visa
- (g) Worker was rejected by JIM for Renewal of PLKS/ Work Permit

## 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](http://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](http://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](mailto:customer.service@allianz.com.my)

  AllianzMalaysia

 [allianz.com.my](http://allianz.com.my)

**11. Other types of Foreign Workers' cover available:**

- (a) Foreign Workers Insurance Guarantee (FWIG)
- (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](http://www.pidm.gov.my)).

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