



Foreign Workers Scheme





AIG Malaysia's Foreign Workers Plan offers a complete and comprehensive solution for employers to provide cover for their foreign workers and to comply with the requirements of the Malaysian Government for employing foreign workers in Malaysia.

OUR PLAN HAS 2 COMPONENTS

A

Foreign Workers Insurance Guarantee (FWIG)

Foreign Workers Insurance Guarantee ("FWIG") is a guarantee made compulsory by the Immigration Department of Malaysia in the event a foreign worker breaches his/her working permit terms and conditions.

B

Foreign Workers Hospitalization and Surgical Insurance Scheme (FWHS)

Foreign Workers Hospitalization and Surgical Insurance Scheme is a mandatory insurance plan that covers foreign workers in the event of an admission due to accident or illness into a Non-Corporatized Malaysian Government Hospital.

Product Disclosure Sheet

Please read this Product Disclosure Sheet before you decide to take out the Foreign Workers Insurance Guarantee (FWIG).

1. What is this product about?

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

2. Who is eligible?

Eligible persons for insurance under this policy are foreign workers (as defined by the Foreign Worker Compensation Act), from the age of eighteen (18) to sixty (60) years old.

3. What are the benefits provided?

This guarantee guarantees payment to the Immigration Department of Malaysia to cover repatriation expenses in the event any of your foreign workers, who are covered by the guarantee, are required by the authorities to be sent back to their home country during their course of stay in Malaysia.

Below are just some of the circumstances that may lead to your foreign workers being required by the authorities to be sent back to their home country : -

- Your foreign worker gets married / becomes pregnant
- Your foreign workers remain in Malaysia after expiry of their permit or visa
- If you fail to provide return passage for your foreign workers to their home country upon expiry of their permit or visa
- If you fail to provide costs of transportation for the return of your foreign workers' mortal remains to their home country
- Your foreign worker is involved in illegal and illicit activities, such as drugs, immoral work etc.
- Your foreign worker engages in any employment, business, occupation or activity (paid or unpaid) that is detrimental to the security and wellbeing of Malaysia

The guarantee amount is set by the Immigration Department of Malaysia depending on the nationality of your foreign workers and ranges from RM250 to RM1,500 for each foreign worker.

The duration of the guarantee depends upon the duration of your foreign workers' permit. You will need to purchase a fresh guarantee upon renewal of your foreign workers' permit.

4. How much premium do I have to pay?

Premium that you have to pay varies depending on the nationality of your foreign workers, the guarantee amount, and the duration of the guarantee. The rate is 1% per annum of the guarantee amount subject to a minimum premium of RM50 per guarantee issued. Kindly contact our agents or call us directly for further clarification.

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

Type	Amount
Service Tax (ST)	6% of the premium
Stamp duty	RM10.00 per Letter of Indemnity
Commission to the producer	10% of premium

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

Importance of disclosure : -

You must take reasonable care to ensure that all your answers to the questions are full, complete, correct and honest and to the best of your knowledge.

You also have a duty to inform us of any change in the information given to us earlier before we issue the policy schedule to you, before you renew or change any of the terms of your policy. If you do not, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

Sanctions : -

AIG Malaysia shall not be deemed to provide cover and AIG Malaysia shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose AIG Malaysia, AIG Malaysia's parent company or AIG Malaysia's ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

Territorial Limit / jurisdiction : - Within Malaysia and is subject to Malaysian jurisdiction.

7. Can I cancel my guarantee?

No, if the guarantee has already been lodged with the Immigration Department of Malaysia.

Yes, if the guarantee has not been lodged with the Immigration Department and the original copy of the guarantee is returned to us for cancellation with written instructions providing specific reasons for cancellation. The premium shall be refunded less the stamp duty but subject always to a minimum premium of RM50 being charged.

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

It is important that you keep us informed of any changes in your contact details via written notice by contacting our Customer Service at 1 800 88 8811.

9. What should I do when making a claim?

You must submit your claim with all the supporting documents and information to the closest located labor office.

10. Where can I get further information?

Should you require additional information about this policy, please contact your insurance agent, visit www.insuranceinfo.com.my or contact AIG Malaysia at :

Walk In Service Counter : Toll Free : 1-800-88-8811 (within Malaysia)
 Level 17 Menara Worldwide General Line : 603 - 2118 0188
 55100 Kuala Lumpur Fax : 603 - 2118 0288
 Malaysia Email : AIGMYCare@aig.com

11. Other types of Guarantee cover available:

None.

IMPORTANT NOTE:

AIG MALAYSIA IS LICENSED UNDER THE FINANCIAL SERVICES ACT 2013 AND IS REGULATED BY BANK NEGARA MALAYSIA.

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS AND THE PREMIUM PAYABLE IS AN AMOUNT YOU CAN AFFORD. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR FURTHER INFORMATION.

B Foreign Workers Hospitalization and Surgical Insurance Scheme (FWHS)

COVERAGE



Daily Hospital Room & Board (Maximum of RM160 per day up to 30 days)



Intensive Care Unit (Maximum up to 15 days)



Hospital Supplies and Services



Operating Theatre



Surgical Fees (Excluding Organ Transplantation)



Anesthesiologist Fees



In-Hospital Physician Visits (Maximum up to 30 days)



In-Hospital Specialist Consultation Visits (Maximum up to 30 days)



Ambulance Fees / Medical Report Fees

[Note : Subject to an overall annual limit of RM20,000]



PRODUCT DISCLOSURE SHEET FOREIGN WORKERS HOSPITALIZATION & SURGICAL INSURANCE (SKHPPA)

Read this Product Disclosure Sheet before you decide to take out the Foreign Workers Hospitalization & Surgical Insurance (SKHPPA). Be sure to also read through the general terms and conditions.

1. What is this 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. Who is eligible?

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 persons are eligible to join this policy

3. What are the covers/benefit provided?

This plan covers the following benefits:

ITEM	BENEFITS	AMOUNT (RM)
1(a)	Daily Hospital Room & Board (Maximum up to 30 days)	As charged – in accordance
1(b)	Intensive Care Unit (Maximum up to 15days)	to charges consistent with third (3rd) Class Room & 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, Fees (Medical) (Cost of Services) Order 2014 and/or its subsequent amendments.
2.	Hospital Supplies and Services	
3.	Operating Theatre	
4.	Surgical fees (Excluding organ transplantation)	
5.	Anesthetist Fees	
6.	In-Hospital Physician Visits (Maximum up to 30 days)	
7.	in-Hospital Specialist Consultation Visits (Maximum up to 30 days)	
8.	Ambulance Fees/Medical Report Fees	
Maximum Overall Annual limit (Item 1-8)		RM20,000.00

The duration of cover is for one 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 policy contract.

4. How much premium do I have to pay?

The annual premium is RM126.30 per foreign worker insured inclusive of all fees and ST 6%. The renewal premium 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 the fees and charges that I have to pay?

- Stamp Duty - You have to pay RM 10.00 in addition of the premium for stamp duty.
- Service Tax of 6%.
- Commission to the insurance intermediary (if any) - 10% of RM105.00 (annual premium less the MCO fee) will be deducted for commission.

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

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 (or when you apply for this insurance). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to 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.
- 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 the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

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 the purpose of providing insurance benefits to your employees and their family/dependants, 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 your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- 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 the Proposal.

Geographical Territory - All benefits provided in this policy are applicable within Malaysia only for twenty-four (24) hours a day. Cover ceases from the time the Insured Person leaves Malaysia and resumes upon his/her return to Malaysia.

Limitation of Benefits - All benefits provided in this policy are only payable in the event the Insured Person is confined in a Non-Corporatized Malaysian Government Hospital.

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

Sanction - The Company shall not be deemed to provide cover and Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

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

7. 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 :

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 Insurance of the Insured Person; / Pre-existing conditions unless the Insured Person passes the medical examination as continued by FOMEMA Sdn Bhd (FOMEMA) within thirty (30) days from the Insured Person's arrival to Malaysia.

Note: The list above is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

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

Period Not Exceeding	Refund of Annual Premium
15 days	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period Exceeding 11 months	No Refund

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

It is important that you inform us of any change in your organization's contact details to ensure that all correspondence reaches in a timely manner. You can write in/email us at the address/email address below.

10. Where can I get further information?

Should you require additional information about this policy, please refer to the insurance info booklet on 'Medical & Health' Insurance, available at all our branches or insurance intermediaries or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:
AIG Malaysia Insurance Berhad Level 17, Menara Worldwide, 198,
Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia.
Tel: 1800 88 8811 Email: AIGMYCare@aig.com

11. Other types of Medical and Health Insurance cover available

Please refer to our website at www.aig.com.my

IMPORTANT NOTE: YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS AND THAT THE PREMIUM PAYABLE UNDER THIS PLAN IS AN AMOUNT YOU CAN AFFORD. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract. AIG Malaysia Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this disclosure is valid as at 01st January 2019

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AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



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All products are written by insurance company subsidiaries or affiliates of AIG. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

The information provided in this disclosure sheet is valid as at 01st January 2019.