

PRODUCT DISCLOSURE SHEET	Etiqua General Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out the <b>Foreign Workers Hospitalisation And Surgical Scheme</b> . Be sure to also read the general terms and conditions.	<b>Foreign Workers Hospitalisation And Surgical Scheme</b> <b>Date : 01/07/2024</b>

**1. What is this product about?**

Foreign Worker Hospitalisation & Surgical Insurance Scheme (SKHPPA/SPIKPA) 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-Corporatised 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 / benefits provided?**

Item	Benefits	Amount (RM)
<b>1 (a)</b>	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 RM60.00 per day in a Non-Corporatised Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) Order 1982.
<b>1 (b)</b>	Intensive Care Unit (Maximum up to 15 days)	
<b>2</b>	Hospital Supplies & Services	
<b>3</b>	Operating Theatre	
<b>4</b>	Surgical Fees (Excluding organ transplantation)	
<b>5</b>	Anesthetist Fees	
<b>6</b>	In-Hospital Physician Visits (Maximum up to 30 days)	
<b>7</b>	In-Hospital Specialist Consultation Visits (Maximum up to 30 days)	
<b>8</b>	Ambulance Fees/Medical Report Fees	
Maximum Overall Annual Limit (Item 1-8) per Insured Person		<b>RM20,000.00</b>

**Notes :**

- The duration of cover is for one (1) year. You need to renew your cover annually.
- The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

*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 RM129.60 per foreign worker insured inclusive of all fees and SST8%. 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?**

Type	Amount (RM)
Sales and Services Tax	8% of RM120.00
Stamp duty	RM 10.00
Commission to the Agent	10% of RM105 (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?

- **Importance of disclosure** – You must disclose all material facts of all the insured members such as their medical condition, occupation, and state their ages correctly.
- Statement Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013 – Insured member is to disclose in the proposal form, fully and faithfully all the facts which he/she know or ought to know, otherwise the policy issued may be invalidated.
- **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-corporatised 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.

*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 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 contacts details?

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

**10. Where can I get further information?**

If you have any enquiries, please contact us at:

**Etiqua General Insurance Berhad (197001000276)**

(Licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Level 13, Tower B, Dataran Maybank

No. 1, Jalan Maarof

59000 Kuala Lumpur, Malaysia

Telephone Number: +603 2297 3888

Facsimile Number: +603 2297 3800

Etiqua Online: 1300 13 8888

E-mail: [info@etiqua.com.my](mailto:info@etiqua.com.my)

Homepage: [www.etiqua.com.my](http://www.etiqua.com.my)

**11. Other types of similar cover available.**

Please refer to our branches and agents for the similar type of cover available.

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR AMOUNT INSURED IS ADEQUATE. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 01/07/2024.