

PRODUCT DISCLOSURE SHEET

Dear <Sir/Madam customer name>,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Foreign Workers Hospitalisation and Surgical Insurance Scheme**.

Other customers have read this PDS and found it helpful, **you should read this too.**



Date: 22/10/2025

1. What is Foreign Workers Hospitalisation and Surgical Insurance Scheme?

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.

Who is eligible?

Eligible persons for Insurance under this Policy are those present and future full-time foreign worker employees of Policyholders, 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 Insurance Scheme.

2. Know Your Coverages / Benefits

As an illustration, for RM 139.60 annually, you will receive the following Foreign Workers Hospitalisation and Surgical Insurance Scheme coverage:	
This policy covers: Please refer to Benefits table below. 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.	This policy excludes: - 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. - Suicide or self-inflicted injury while sane or insane. Note: This list is non-exhaustive. Please refer to Policy Contract for the full list of exclusions.
The duration of coverage is for one year . You need to renew your Insurance policy annually.	

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

The benefit(s) payable under eligible policy 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).

If you have any questions or require assistance on our Foreign Workers Hospitalisation and Surgical Insurance Scheme, you can:

 Call us at 1-300-88-6688 (Etiqa Oneline)	 Visit us at https://www.etiqa.com.my/corporates/employee-benefits	 Email us at info@etiqa.com.my	 Scan the QR code
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3. Know Your Obligations

For this Foreign Workers Hospitalisation and Surgical Insurance Scheme, you must pay a premium of;	
Example: Foreign Workers Hospitalisation and Surgical Insurance Scheme Premium Breakdown (e.g. Sum Insured: RM 20,000.00)	
Basic Premium	RM 105.00 (annually)
TPCA (Third Party Claims Administrator) fee	RM 15.00
Total Insurance premium you must pay is	RM 120.00
You also have to pay the following fees and charges:	
+ Service Tax (8% of premium)	RM 9.60
+ Stamp Duty	RM 10.00
Total Premium Payable	RM 139.60
Commission (Up to 10% of Premium)	Up to RM 12.00

All premiums (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of premiums.

4. Other Key Terms

- a) 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.
- b) Non-Consumer Insurance Contract
 - Statement Pursuant to Paragraph 5 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.
- c) It is important that you inform Us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

Note: This list is **non-exhaustive**. Please refer to Policy Contract for the full list of terms and conditions.

5. Can I cancel my policy?

Yes. You may cancel your policy by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium provided you have not made a claim during the period of Insurance.

Customer's Acknowledgement*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐ I acknowledge that Etiqa General Insurance Berhad has provided me with a copy of the Product Disclosure Sheet (PDS).

☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS).

**A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name: _____

Date: _____