PRODUCT DISCLOSURE SHEET

Dear <Sir/Madam customer name>,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Insurance Guarantee**.

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

eTiQa General Insurance

Date: 10/08/2026

1. What is Insurance Guarantee?

You need to lodge this Insurance Guarantee to the Immigration Department upon applying or renewing work permit for your foreign workers. The guarantee amount is determined based on nationality of the worker by Immigration Department. You can check with the Immigration Department or the agent.

The duration of coverage varies by months.
Example: 13 months/ 18 months/ 26 months/ 30 months/ 36 months.

2. Know Your Coverages / Benefits provided

As an illustration, for **RM 150** annually, you will receive the following Insurance Guarantee **coverage**:

This policy **covers**:

- Serve as a guarantee to the Immigration Department to cover repatriation expenses in the event your worker is required by the authorities to be sent back to their country of origin during their stay in Malaysia.

The period of cover will be based on the duration of the work permit issued. You need to renew cover based on the duration of the allowed work permit issued after the expiry date.

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 Insurance Guarantee, you can:

Call us at 1-300-13-8888 (Etiqa Oneline)	Visit us at https://etiqa.com.my/download-documents/enterprise-business	Email us at info@etiqa.com.my	Scan the QR code

3. Know Your Obligations

The total premium that you have to pay may vary depending on underwriting requirements and subject to minimum premium of RM50.00 per insurance guarantee issued.

For this Insurance Guarantee, you must pay a premium of; Example: Insurance Guarantee Premium Breakdown (e.g. Sum Insured: RM 50,000.00)	
Basic Premium	***RM 150.00 (annually)***
Total Insurance premium you must pay is	***RM 150.00***
You also have to pay the following fees and charges:	
+ Service Tax (8% of premium)	***RM 12.00***
+ Stamp Duty	***RM 10.00***
Total Premium Payable	***RM 172.00***
Commission (Up to 10% of Premium)	*Up to RM 15.00*

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

- Importance of disclosure – you must disclose all material facts fully and faithfully, otherwise your policy may be invalidated.
- You must ensure that the particulars of your foreign workers are fully completed and correct.
- You must inform us the immigration office, which you are applying for the work permit.

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?

- No, if the Insurance Guarantee has already been lodged to the Immigration Department.
- Yes, if the Insurance Guarantee is not lodged with the Immigration Department and the original insurance guarantee is returned to us for cancellation, the premium shall be refunded less the stamp duty.

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.*

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Name:
Date: