

PRODUCT DISCLOSURE SHEET	Etiqa General Insurance Berhad
Read this Product Disclosure Sheet before you decide to take up the <b>Foreign Workers Insurance Guarantee</b> . Be sure to also read the general terms and conditions.	<b>Foreign Workers Insurance Guarantee</b> <b>Date : <u>01/03/2024</u></b>

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

You need to lodge this 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.

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

This insurance guarantee will 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.

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

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.

**4. What are fees and charges that I have to pay?**

Type	Amount
Commissions paid to the insurance agent	Up to 10% of premium
Stamp Duty	RM 10.00
Sales and Services Tax	8% of premium

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

- 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.

**6. Can I cancel my policy?**

No, if the insurance guarantee has already been lodged to the Immigration Department.

Yes, if the policy 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.

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

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.

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

If you have any enquiries, please contact us at :

**Etiqa General Insurance Berhad (197001000276)**

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

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Etiqa Oonline: 1300 13 8888

E-mail: info@etiqa.com.my

Homepage: www.etiqa.com.my

**10. Other types of Foreign Workers General Insurance cover available**

- Foreign Workers Compensation Scheme
- Foreign Workers Hospitalisation and Surgical Scheme

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT THE 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 01/03/2024.