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PRODUCT DISCLOSURE SHEET for Foreign Workers Compensation Scheme**IMPORTANT NOTE: Read this Product Disclosure Sheet before you decide to take out the Foreign Workers Compensation Insurance policy. Be sure to also read through the general terms and conditions.****1. What is this product about?**

Employers who are employing foreign workers must comply with the statutory requirement Under Section 26(2) of the Amended Workmen's Compensation Act 1952 to purchase this insurance cover to protect their foreign workers.

2. What are the covers / benefits provided?

This policy indemnifies you under the Act in respect of compensation for employment injury as well as non-employment injury sustained by your foreign workers. Duration of cover is for one year. You need to renew your insurance policy annually.

Territorial limit/Jurisdiction: within Malaysia and is subject to Malaysian Jurisdiction.

Section 1: Workmen's Compensation

Scope of cover	Benefits
i) Accidental death due to employment injury	60 months earnings or RM18,000 whichever is lower. Additional payment of RM7,000 in event of death arising out of and in the course of employment
ii) Permanent Total Disablement	60 months earnings or RM23,000 whichever is lower
iii) Permanent Partial Disablement	A sum of money based on the capital sum of RM23,000 calculated in accordance with the First Schedule of the Workmen's Compensation Act.
iv) Temporary Total / Partial Disablement	A sum of money calculated in accordance with Section 8(e) of the Workmen's Compensation Act
v) Hospitalisation and Medical Expenses	Pays in accordance with the provisions of the Workmen's Compensation Act subject to maximum RM750
vi) Occupational Disease	According to the Second Schedule of the Act.
Note: Compensation shall not be payable for first 4 days of disablement unless the disablement lasts for a period of at least 14 days.	

Section 2: Repatriation Expenses

This section will indemnify the Insured for the actual repatriation expenses incurred or RM4,800 whichever is the lower in the event the insured worker dies or suffers permanent total disablement

Section 3: Personal Accident Insurance

(Accidental Personal Injury sustained Off-Work Hours)

This section will pay to the insured worker or his legal representative for personal injury sustained in an accident which occurs outside the working hours of the insured worker occurring within Malaysia.

i)	Accidental Death (occurring within 12 months of the accident)	Compensation sum of RM23,000
ii)	Permanent Total Disablement (occurring within 12 months of the accident)	Maximum compensation sum of RM23,000
iii)	Permanent Partial Disablement	Based on RM23,000 calculated in accordance with the First Schedule of the Workmen's Compensation Act
iv)	Temporary Disablement	A sum of money calculated in accordance with Section 8(e) of the Workmen's Compensation Act
v)	Medical Expenses	Pays in accordance to the provisions of the Workmen's Compensation Act subject to maximum RM750.

3. How much premium do I have to pay?

The government has set RM 76.32 per worker of which RM71.02 is the insurance premium while RM5.30 as the on-line service fee per worker. The total premium that you have to pay may vary depending on the number of foreign workers.

No. of workers X RM76.32 :

The total annual premium that you have to pay is :

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

The fees and charges that you will have to pay are:

Type	Amount
Goods & Services Tax (GST)	6% of the premium
Stamp duty	RM10.00
Agent commission where there is an intermediary involved	10% of the premium

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

Importance of Disclosure

- (i) STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make a misrepresentation to the licensed insurer when answering any question which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied
- (ii) You must ensure that the particulars of your foreign workers are fully completed and correct.
- (iii) Your policy is subject to premium warranty – the insurance premium must be paid and received by AmGeneral/authorized agent within 60 days from policy inception date. If this condition is not complied with this policy is automatically cancelled and AmGeneral shall be entitled to the pro-rata premium on the period they have been on risk.

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- Common law liability.
- War, terrorism and civil war.
- Unlawful act, suicide and intentional self-injury.
- Flying or travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft on a scheduled route.
- Influence of alcohol or of drugs not prescribed by a registered medical practitioner.
- Dangerous sport activities such as mountaineering, diving, motor-racing, etc.

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

7. Can I cancel my policy and how do I cancel it?

You may cancel your policy by giving a written notice to AmGeneral. Upon cancellation, you are entitled to a refund of the premium less premium based on our short period rates for the period of the policy which has been in force, subject to minimum gross premium of RM35.00 to be retained by us.

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

It is important that you inform us of any change 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:

AmGeneral Insurance Berhad
Menara Shell
No. 211, Jalan Tun Sambanthan
50470 Kuala Lumpur, Malaysia

**AmGeneral Insurance Berhad
Customer Care Call Centre**
Menara Shell
No. 211, Jalan Tun Sambanthan
50470 Kuala Lumpur, Malaysia
Tel : 1-300-80-3030
Fax : +603-2268 2222
E-Mail : amassurance-general@ambankgroup.com
Website : www.amassurance.com.my

10. Other types of Similar Insurance Cover Available

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

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

AmGeneral Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 01 October 2015.