



Customer Care Centre



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PRODUCT DISCLOSURE SHEET for Insurance Guarantee for Foreign Workers Compensation Scheme (FWCS) Policy

IMPORTANT NOTE: Read this Product Disclosure Sheet before you decide to take out the Insurance Guarantee for FWCS policy. Be sure to also read through the general terms and conditions.

1. What is this product about?

In order for the foreign worker to apply for working permit, the Immigration Department would require an Insurance Guarantee as a collateral from the employer.

For AmG, will provide Insurance Guarantee for Foreign Worker only if we are writing together the FWCS policy.

2. What are the covers / benefits provided?

This policy serve as a Guarantee to the Immigration Department to cover repatriation cost in the event the authority needs to send back the worker to the country of origin during their stay in Malaysia.

The following circumstance that may arise when Immigration Department call for the Insurance Guarantee

- Foreign Worker involved with criminal activities
- Employer is not able to send the worker back e.g company with financial difficulty

The duration of cover for Insurance Guarantee is the same as working permit period which are 12, 18 or 26 months.

3. How much premium do I have to pay?

The Immigration department has predetermined the sum insured based on the foreign worker nationality. You can obtain the listing of the various sum insured from the Immigration Department.

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

- RM10.00 Stamp Duty to legalise the contract
- Agent commission of 10% is included in your policy when there is an intermediary involved

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 that you know or ought to know; otherwise your policy may be invalidated.

6. Can I cancel the Insurance Guarantee?

No, if you have lodged the Insurance Guarantee to Immigration Department

7. 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.

8. Where can I get further information?

Should you require additional information about Insurance Guarantee, please contact us at.

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9. Other types of Similar Insurance Cover Available

- None, however you may want to refer to Foreign Worker Compensation Scheme Insurance.

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.