



Product Disclosure Sheet

(Please read this Product Disclosure Sheet before you decide to take up the Fire Cover. Be sure to also read the general terms and conditions)

Foreign Workers Compensation Scheme

1. What is this product about ?

Under Section 26(2) of the Amended Act 1996 of Workmen's Compensation Act 1952, it is mandatory for Employers to insure all the foreign workers employed by them under the Foreign Workers Compensation Scheme. This policy will provide protection to all your foreign workers as provided under the Act.

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 the foreign worker whilst in your employment. The benefits provided by the policy are as follows:-

Benefits	Limits of Indemnity
Section 1 – Workmen's Compensation Insurance	
Death from occupational disease or accident during working hours	RM18,000 or 60 times monthly salary, whichever is lower
Death by accident whilst in the course of employment	RM18,000 or 60 times monthly salary, whichever is lower. Plus an extra sum of RM7,000
Funeral Expenses	Up to RM1,000 if the deceased worker has no dependants
Permanent Total Disablement	RM23,000 or 60 times monthly salary, whichever is lower
Temporary Disablement (half Monthly Payment)	RM165 or 1/3 of monthly salary (max up to 6 months), whichever is lower
Section 2 – Repatriation Expenses	
The cost of transportation of the remains of the deceased worker or permanently disabled worker back to his/her country of origin in the event of Death or Permanent Total Disablement	Based on actual expenses incurred or RM4,800, whichever is lower
Section 3 – Personal Accident (Off-work hours)	
Payable in respect of personal injury or death sustained in an accident happening outside the working hours:-	



Death or Permanent Disablement	RM23,000
Permanent Partial Disablement	Based on RM23,000 calculated according to Workmen's Compensation (Amendment) Act 1996
Temporary Disablement	According to the Workmen's Compensation Act 1952
Medical Expenses	According to the Workmen's Compensation Act 1952

3. How much premium do I have to pay ?

The Annual Premium charged is RM67 plus RM5 Service Fee (before Service Tax 5% and Stamp Duty) per foreign worker as approved by the Ministry of Human Resources.

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

In addition to the premium, you have to pay:	Amount
a. On-line service fee to Jabatan Tenaga Kerja	RM5 per worker
b. Government Service Tax, if applicable	5% of premium
c. Stamp duty	RM10.00

The premium that you have to pay includes the commissions paid to the intermediaries, if any, amounting to 10% of the premium.

5. Does the policy extend to cover the worker outside Malaysia ?

No. The policy coverage is confined to Malaysia and it is subject to Malaysia jurisdiction only.

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

- **Duty of disclosure** : You must disclose all material facts which you know or ought to know which would affect our underwriting consideration of your proposal; otherwise your policy may be invalidated.

You must ensure that the proposal form is completed accurately as it forms the basis of your insurance contract.

- **Premium Warranty** – Premium must be paid and received by us within 60 days from the inception date of the cover, otherwise the cover is automatically cancelled and you will still be responsible to pay the proportion of premium for the period we have been on risk.

7. What are the major exclusions under this policy ?

This policy does not cover:-



- Common law liability
- Unlawful act, suicide and intentional injury
- Venereal disease, insanity or AIDS
- Dangerous sport activities such as mountaineering, ski-diving, motor racing etc
- War, Civil War
- any act of terrorism

NOTE

This list is not exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy.

8. Can I cancel my policy ?

You may cancel your policy at anytime by giving written notice to us. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy contract.

9. 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. What should you do in the event of loss ?

You must :-

- (i) report the accident immediately to the Labour Department (applicable to employment accident only).
- (ii) notify us in writing with full details as soon as possible. Early notification is required to avoid any prejudice to your claim.

10. What should you do when making a claim ?

You must submit your claim with all the supporting information and documents to us and give full cooperation to us in assessing your claim.

11. Where can I get further information ?

Should you require additional information about this insurance or any other types of insurance product, you can contact us or your insurance intermediary or visit our website www.mpib.com.my

Multi-Purpose Insurans Bhd
8th Floor, Menara Multi-Purpose
Capital Square,
8, Jalan Munshi Abdullah
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12. Other types of similar insurance cover available?

- Workmen's Compensation Insurance
- Employer's Liability Insurance

IMPORTANT NOTE:

YOU ARE ADVISED THE COVERAGE, EXCLUSIONS AND LIMITATION OF BENEFITS HIGHLIGHTED ARE NOT EXHAUSTIVE. THE FULL INFORMATION IS IN THE INSURANCE CONTRACT.

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 US DIRECTLY FOR MORE INFORMATION.

The information provided in this product disclosure sheet is valid as at 01/01/2010.