

# Product Disclosure Sheet - Foreign Workers Hospitalization & Surgical Insurance (SKHPPA)

Please read this Product Disclosure Sheet before you decide to take out the Foreign Workers Hospitalization & Surgical Insurance. Be sure to also read the general terms and conditions.



## 1. What is this product about?

Foreign Workers Hospitalization & Surgical Insurance (SKHPPA) is a yearly renewable hospital and surgical insurance scheme designed to reduce the financial burden of the employer of foreign workers in the event of hospital admission of their foreign workers to a Non-Corporatised Malaysian Government Hospital due to an accident or illness.

## 2. Who is eligible?

Eligible persons for insurance under this policy are those present and future full-time foreign worker employees of policyholder, from the age of eighteen (18) to fifty-nine (59), who are actively engaged at their usual work on the date the persons are eligible to join this policy.

## 3. What are the covers / benefits provided?

This plan covers the following benefits.

Item	Benefits	Amount
1(a)	Daily Hospital Room & Board (Maximum up to 30 days)	As charged in accordance to charges consistent with Third (3rd) Class Room and Board to a maximum of RM160.00 per day in a Non-Corporatised Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) Order 1982
1(b)	Intensive Care Unit (Maximum up to 15 days)	
2	Hospital Supplies & Services	
3	Operating Theatre	
4	Surgical fess	
5	Anesthetist	
6	In-Hospital Physician Visits (Maximum up to 30 days)	
7	In-Hospital Specialist Consultation Visits (Maximum up to 30 days)	
8	Ambulance Fees/Medical Report Fees	
	Maximum Overall Annual Limit (Items 1-8) per Insured Person	RM20,000.00

The duration of cover is for one year. You need to renew your cover annually. Note: The description on the available cover is only a brief summary for quick and easy reference. The precise terms and conditions that apply are stated in the policy contract.

#### **4. How much premium do I have to pay?**

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The annual premium is RM120.00 per foreign worker insured not inclusive of all fees and applicable service tax imposed by the Government. The renewal premium is not guaranteed and may be subject to adjustments with approval by the relevant authorities taking into consideration the loss ratio and any other factors which may materially affect the sustainability of the scheme.

#### **5. What are the fees and charges that I have to pay?**

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- Stamp duty - RM10
- Commission paid, if any, to the Insurance Intermediary (included in the premium) -10% of RM105 (annual premium less RM15 of service fee)

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

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- Importance of disclosure - Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for yourself/family/dependants, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us. In addition to answering the questions in the Proposal Form (or when you apply for this Insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied. You also have a duty to tell us immediately at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.
- Geographical Territory - All benefits provided in this policy are applicable within Malaysia only for twenty-four (24) hours a day. Cover ceases from the time the Insured Person leaves Malaysia and resumes upon his/her return to Malaysia.
- Grace Period - This is a Cash Before Cover policy. Notwithstanding the Cash Before Cover condition, a Grace Period of fourteen (14) days from its due date will be allowed for payment of each premium after the first policy year. During such fourteen (14) days, the Company shall remain liable there under if by the last of such days, the premium is actually paid. If any premium is not paid in respect of this policy contract before the end of the Grace Period, this policy contract shall be deemed as terminated at the expiry date of this policy.

Note: The list above is non-exhaustive. Please refer to the policy contract for the full terms and conditions under this policy.

#### **7. What are the major exclusions under this policy?**

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This policy does not cover any hospitalization, surgery or charges caused by any one of the following occurrences; Plastic/Cosmetic surgery; Dental treatment or oral surgery; Treatment or surgical operation for congenital abnormalities or deformities; Pregnancy or miscarriage; Treatment which is not Medically Necessary; Suicide or self-inflicted injury while sane or insane; Accidental injuries or illnesses arising from racing or hazardous sports. Cardiovascular diseases and all cancers occurring within the first one hundred and twenty (120) days of Insurance of the Insured Person. Pre-existing conditions unless the Insured Person passes the medical examination as continued by FOMEMA Sdn Bhd (FOMEMA) within 30 days from the Insured Person's arrival to Malaysia.

Note: The list above is non-exhaustive. Please refer to the policy contract for the full terms and conditions under this policy.

#### **8. Can I cancel my Policy?**

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This Policy may be cancelled by the Policyholder at any time by giving a written notice to the Company; and provided that no claims have been made during the current policy year, the Policy holder shall be entitled to a refund of premium as follow:

Period Not Exceeding	Refund of Annual Premium (%)
15 days	90% (Applicable to renewal only)
1 months	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceeding 11 months	No refund

### 9. What do I need to do if there are changes to my contact / personal details?

It is important that you inform us of any change in your organization's contact details to ensure that all correspondence reaches in a timely manner. You can write in / fax us at the address / fax number below.

### 10. Where can I get further information?

Should You require additional information about personal accident insurance, please refer to the insurance info booklet on 'Personal Accident Insurance', or You can visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If You have any enquiries, please contact Us at:

Chubb Insurance Malaysia Berhad  
 Registration Number: 197001000564 (9827-A)  
 Wisma Chubb  
 38 Jalan Sultan Ismail  
 50250 Kuala Lumpur  
 O +6 03 2058 3000  
 F +6 03 2058 3333  
 E [Inquiries.MY@chubb.com](mailto:Inquiries.MY@chubb.com)  
 W [www.chubb.com/my](http://www.chubb.com/my)

### 11. Other types of Personal Accident cover available :

- Foreign Workers Insurance Guarantee

#### IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS AND THAT THE PREMIUM PAYABLE UNDER THIS PLAN IS AN AMOUNT YOU CAN AFFORD. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

This product disclosure sheet is prepared in both English and Bahasa Malaysia versions. In the event of any inconsistencies between the English and Bahasa Malaysia versions, the English version shall prevail.

Please be reminded that:

- you have a duty to take reasonable care to provide us or our intermediary with all relevant information in order for us to provide you with the most suitable financial products and by withholding any information which we or our intermediary request for, or providing inaccurate information, we may not be able to recommend you a suitable financial product to cater to your needs;
- you should read and understand the contract terms and discuss further with us or our intermediary if there are any terms that you do not understand, before accepting the policy contract.

By accepting the policy contract, you would acknowledge that our intermediary or Chubb personnel had explained to you clearly on the policy contract coverage and key contract terms, and that the policy contract offered is suitable for your insurance needs.

The information provided in this brochure is valid from 15/05/2024.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

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

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to [PIDM's TIPS brochure](#) or contact [Chubb Insurance Malaysia Berhad](#) or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))