

PRODUCT DISCLOSURE SHEET



LONPAC INSURANCE BHD (307414-T)

(Please read this Product Disclosure Sheet before you decide to take out the *Foreign Worker Compensation Scheme (FWCS)*. Be sure to also read the general terms and conditions.)

Foreign Worker Compensation Scheme (FWCS)

1 January 2010

1. What is this product about?

An approved Scheme by the Ministry of Human Resources to provide coverage of employment accidents to foreign workmen as provided under Section 26(2) of the Workmen's Compensation Act 1952.

All employers are required by the Act to insure all their foreign workmen under the Scheme.

2. What are the covers / benefits provided?

This policy covers:

Section 1 – Workmen's Compensation Insurance

Covers the workman's personal injury arising out of and in the course of employment with the following benefits:

Coverage

- a. Death
- b. Disablement
 - i. Permanent Total Disablement
 - ii. Permanent Partial Disablement
 - iii. Temporary Disablement
 - iv. Medical Expenses

Benefits

- Pays a maximum sum of RM25,000
- Pays a maximum sum of RM23,000 as per the First Schedule of the Act
- Pays in accordance with the First Schedule of the Act
- Pays in accordance with Section 8(e) of the Act
- Pays in accordance with provisions of the Act

Section 2 – Repatriation Expenses

Indemnifies you for the actual repatriation expenses incurred up to RM4,800 in the event the workman dies or suffers permanent total disablement.

Section 3 – Personal Accident Insurance (Off-work Hours)

Pays the workman's personal injury sustained in an accident, which occurs outside the working hours with the following benefits:

Coverage

- a. Death
- b. Disablement

Benefits

- Pays a maximum sum of RM23,000
- Same as per Section 1(b)

Duration of cover is for one year. You need to renew your insurance policy annually.

3. How much premium do I have to pay?

The premium you have to pay for one workman is RM72.

This amount is including agent's commission and service fee to electronic link-up provider but excluding service tax and stamp duty.

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

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|---|---|
| <ul style="list-style-type: none">• Commission to the insurance agent• Service tax (for business entity)• Service fee to electronic link-up provider• Stamp duty | <ul style="list-style-type: none">• 10%• 5%• RM5 per workman• RM10 |
|---|---|

5. 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. You must ensure that the proposal form is completed accurately as it forms the basis of the insurance contract.
- Period of Insurance - This is the period specified in the policy and during which the workman is in your immediate employment but excluding the period when the workman returns to his/her home country. Cover ceases from the time the workman leaves Malaysia and resumes upon his/her return to Malaysia.
- Claims - In the event of any accident which may give rise to a claim, you must:
 - a) Report the accident immediately to the Labour Department.
 - b) Give notice in writing within 10 days of the accident to us stating the circumstances of the accident and the nature of injury.

Note;

This list is non-exhaustive, Please refer to the policy contract for the full list of terms and conditions under this policy.

6. What are the major exclusions under this policy?

This policy does not cover:

- Common Law Liability
- War risks, terrorism

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?

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

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:

**Customer Service Department
Lonpac Insurance Bhd
LG Floor, Bangunan Public Bank
6 Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 03 2262 8688
Fax : 03 2715 1332
E-mail : customerservice@lonpac.com**

Authorised agent:

10. Other types of cover available

None

IMPORTANT NOTE:

YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.