PRODUCT DISCLOSURE SHEET

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

LONPAC INSURANCE BHD 199401021735 (307414-T)

Foreign Worker Hospitalisation and Surgical Insurance Scheme (SKHPPA)

01 March 2024

1. What is this product about?

Foreign Worker Hospitalisation and Surgical Insurance Scheme (SKHPPA) is a yearly renewable hospital and surgical insurance scheme designed to reduce your financial burden of foreign workers in the event of hospital admission of your 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 your present and future full-time foreign worker employees, from the age of 18 to 60, 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 provides the following benefits:

Item	Benefits	Amount (RM)
1 (a)	Daily Hospital Room & Board (Maximum up to 30 days)	As charged – in accordance to charges consistent with Third (3rd) Class Room & Board to a maximum of RM160 per day, in a Non-Corporatised Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) Order 1982 and/or its subsequent amendments.
1 (b)	Intensive Care Unit (Maximum up to 15 days)	
2	Hospital Supplies and Services	
3	Operating Theatre	
4	Surgical Fees (Excluding organ transplantation)	
5	Anaesthetist Fees	
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 (Item 1-8) Per Insured Worker		**RM20,000**

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

The annual premium is RM129.60 per foreign worker insured inclusive of all fees and Service Tax 8%. 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?

- Stamp Duty – You have to pay RM10 in addition of the premium for stamp duty.
- Service Tax of 8%
- Commission to the Insurance Intermediary (if any) – 10% of RM105 (annual premium less all fees) will be deducted for commission.

24/PRN/PDS/HW00/Mar V-1.0.0

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

- Duty of disclosure

Consumer Insurance Contract

- 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 if 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.

Non-Consumer Insurance Contract

- Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for the purpose of providing insurance benefits to your employees and their family/dependants, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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.
- You also have a duty to tell us immediately if 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 24 hours a day.
- Cover ceases from the time the foreign worker leaves Malaysia and resumes upon his/her return to Malaysia.
- Limitation of Benefits
  - All benefits provided in this policy are only payable in the event the foreign worker is confined in a non-corporatised Malaysian Government Hospital.
- Grace Period
  - This is a Cash Before Cover policy. Notwithstanding the Cash Before Cover condition, a Grace Period of 14 days from its due date will be allowed for payment of each premium after the first policy year. During such 14 days, we 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:
This list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy.

7. What are the major exclusions under this policy?

This policy does not cover:

- 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 120 days of Insurance
- Pre-existing conditions unless the foreign worker passes the medical examination as confirmed by FOMEMA Sdn Bhd (FOMEMA) within 30 days from the foreign worker 's arrival to Malaysia

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

8. 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.

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.

10. Where can I get further information?

If you have any enquiries, please contact us at:

Customer Service Department
Lonpac Insurance Bhd
9th Floor, Bangunan Public Bank
6 Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 03 2262 8666
Fax : 03 2715 1332
E-mail : customerservice@lonpac.com

Authorised agent:

11. Other types of Hospitalisation and Surgical Insurance cover available

None

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 US DIRECTLY FOR MORE INFORMATION.

Lonpac Insurance Bhd is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia to transact all classes of general insurance business.

This Product Disclosure Sheet is for general information only and is valid as at 01-03-2024.

24/PRN/PDS/HW00/Mar V-1.0.0