



PACIFIC & ORIENT INSURANCE CO. BERHAD

Registration No. 197201000959 (12557-W)

A Member of The Pacific & Orient Group

A Member of PIDM

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SST Registration No: W10-1808-31021805

PRODUCT DISCLOSURE SHEET

(Foreign Workers Hospitalisation & Surgical Scheme SPIKPA)

(Read this Product Disclosure Sheet before you decide to take out the Foreign Workers Hospitalisation & Surgical Scheme Insurance Policy. Be sure to also read the general terms and conditions.)

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 Pacific & Orient Insurance Co. Berhad or PIDM (visit www.pidm.gov.my)

1. What is this product about?

This is a yearly renewable hospital and surgical insurance scheme designed to reduce your financial burden in the event of hospital admission of your foreign workers to a Non-Corporatised Malaysian Government Hospital due to an accident or illness.

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.

2. What are the covers / benefits provided?

This plan covers 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 and 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.
1(b)	Intensive Care Unit (Maximum up to 15 days)	
2	Hospital Supplies & 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		RM 20,000

The 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 annual premium is RM127.20 per foreign worker insured inclusive of all fees and SST 6%. 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.

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

Type	Amount
▪ Commission paid to the insurance agent	▪ 10% of premiums
▪ Third Party Administrator (TPA) fee	▪ RM15
▪ Stamp duty	▪ RM10
▪ Service Tax (SST)	▪ 6% of premiums

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

- Duty of Disclosure:
 - a) 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 purposes unrelated to your trade, business or profession, 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.
 - b) 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 a purpose related to your trade, business or profession, 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.
- You must ensure all material facts of your foreign workers such as their medical condition, occupation and age are disclosed completely and correctly.
- 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 thereunder 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.

6. What are the major exclusions under this policy?

This policy does not cover any hospitalisation, 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 illness arising from racing or hazardous sports;
 - Cardiovascular diseases and all cancers occurring within the first 120 days of Insurance of the foreign worker;
- and

- Pre-existing illness unless the foreign worker passes the medical examination within 30 days from the foreign worker's arrival to Malaysia.

7. Can I cancel my policy?

You may cancel this policy at any time by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium as per the schedule below, provided that you have not made a claim during the current policy year.

Period Not Exceeding	Refund of Annual Premium
15 days	90%
1 month	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

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?

Should you require additional information about Foreign Workers Hospitalisation & Surgical Scheme or have any enquiries, please contact us at:

Pacific & Orient Insurance Co. Berhad
 11th Floor, Wisma Bumi Raya,
 No. 10, Jalan Raja Laut,
 50350 Kuala Lumpur.
 Tel : 03-2698 5033 Fax : 03-2693 8145
 E-mail : poi2u@pacific-orient.com

10. Other types of foreign workers insurance cover available:

- Foreign Workers Insurance Guarantee

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

**IMPORTANT NOTE:
 YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT THE
 INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

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.

Pacific & Orient Insurance Co. Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 14.02.2023