PRODUCT DISCLOSURE SHEET

A PIDM MEMBER

Date: 8 December 2025

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

Other customers have read this PDS and found it helpful; **you should read it too**.

The benefit(s) payable under eligible policy is 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 Foreign Workers Hospital and Surgical Insurance (SPIKPA)?

Foreign Workers Hospital and Surgical Scheme (SPIKPA) is a compulsory insurance scheme for all foreign workers (excluding domestic workers) of 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.

2. Know Your Coverage

As an illustration, for **RM120.00** annually, you will receive the following **coverage**:

Item	Benefits	Amount (RM)	This policy excludes
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.	• 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 • Pre-existing illness unless the foreign worker passes the medical examination within 30 days from the foreign worker's arrival to Malaysia
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		RM20,000	

The duration of coverage is 12 months. You need to renew your policy annually.
Note: The above benefits and coverage, and exclusions are **non-exhaustive**. You should refer to the policy contract for the full list of the terms.

If you have any questions or require assistance on your personal accident insurance, you can:

Call us at
03-2698 5033 / 1-800-88-2121

Visit us at:
www.poi2u.com

Email us at:
poi2u@pacific-orient.com

Walk in at:
11th Floor, Wisma Bumi Raya, No. 10 Jalan Raja Laut, 50350 Kuala Lumpur

For Lodging of Complaints, kindly visit the following website for further details or call the phone number provided below:
P&O Complaint Department
https://www.poi2u.com/help/complaints/
03-2698 5033 (Ext 3263/3264/3471)

Redress Avenue:
1. **FMOS** https://www.fmos.org.my/en/ 03-2272 2811
2. **BNM Link** bnm.gov.my/BNMLINK 1 300 88 5465

3. Know Your Obligations

How much premium do I have to pay?

For this Hospital & Surgical insurance, you must pay a premium of:		
Plan and self insured only	**RM120.00** annually	
Additional Cover	Not applicable	
Total premium you must pay is **RM120.00** annually		

What are the fees and charges that I have to pay?
You also have to pay the following fees and charges:

Type	**Amount**
Stamp duty	**RM0.00** (exempted for annual premium not exceeding RM150 until 31/12/2028. RM10 will be payable starting from 01/01/2029)
Commission	**10%** of premium or **RM12.00** of the above example (included in premium)
Third Party Administration (TPA) fee	**RM15.00**
Applicable Government Tax	**RM9.60**

4. Other Key Terms

- You must disclose all material facts and have a duty not to make a misrepresentation in answering the questions in the Proposal Form (or when you applied for this insurance) i.e. you should have answered the questions fully and accurately. Failing which 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 in accordance with the remedies in Schedule 9 of the Financial Services Act 2013.
- Insurance cover will not commence until the premium has been actually and fully paid to and accepted by us.
- A duly executed proposal form must be provided.
- 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.
- Eligible age limit is from 18 to 60 years old.
- Must ensure all material facts of your foreign workers such as their medical condition, occupation and age are disclosed completely and correctly.
- 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

NOTE: The above is **non-exhaustive**. You should refer to the policy contract for the full details of the terms.

5. Can I cancel my policy?

- You may cancel your policy at any time by giving 14 days written notice to us. Upon cancellation, we will retain the premium for the time the policy has been in force or the minimum premium whichever is higher.
- Stamp duty is not refunded.