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./ No. CP - W10-1808-31021805

PRODUCT DISCLOSURE SHEET
Foreign Workers Insurance Guarantee

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

The benefit(s) payable under the 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)

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1. What is this product about?

This is a guarantee required by the Immigration Department under Regulation 21 of the Immigration Regulations from you as a security deposit for the employment of foreign workers in various sectors.

The insurance guarantee offered under this scheme does not include foreign maids.

2. What are the covers / benefits provided?

In the event that any of the foreign workmen (men) is/are to be repatriated to their home country, this insurance serves as a guarantee to the Director General of the Immigration Department to cover repatriation expenses up to the maximum aggregate sum of the guarantee value.

The amount of guarantee and period of insurance are pre-fixed by the Immigration Department depending on the nationality of the worker. The amount of guarantee ranges from RM250 to RM1,500 for each foreign worker based on their nationality. The duration of cover is set by the Immigration Department depending on the work permit, which is issued for a period of either 13, 18 or 26 months.

You need to purchase a new guarantee upon renewing the worker's permit.

3. How much premium do I have to pay?

The total premium that you have to pay varies depending on the nationality of your worker.

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

Type	Amount
▪ Commission paid to the insurance agent	▪ 10% of premiums
▪ Stamp duty per Insurance Guarantee	▪ RM10
▪ Stamp duty per Letter of Indemnity	▪ RM10
▪ Service Tax (SST)	▪ 8% of premiums

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

a) The Employer will have to pay back the Insurance Company the amount so invoked by the Immigration Department.
b) An Insurance Guarantee is issued in the specific name/ company approved by the Immigration Department.

6. 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 complete the proposal form with full details of the foreign workers (such as copy of passport or permit) and premium payment.
- You must ensure the completed letter of indemnity is signed by you and witnessed by Commissioner of Oath.
- You must pay the full premium to us or our authorized agent before the effective date of the cover.

7. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

8. Where can I get further information?

Should you require additional information about Foreign Workers Insurance Guarantee 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

8. Other types of foreign workers insurance cover available:

- Foreign Workers Compensation Scheme
- Foreign Workers Hospitalisation & Surgical Scheme

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 01.06.2024