

Prepared for: \_\_\_\_\_ Printed Date as: \_\_\_\_\_

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up Domestic Servant Insurance Scheme (DSIS). Be sure to also read the general terms and conditions.)

**Financial Service Provider** : Allianz General Insurance Company (Malaysia) Berhad (“Allianz”/“Us”/“We”/“Our”)  
**Product Name** : Domestic Servant Insurance Scheme (DSIS)

### 1. What is the product about?

Employers who are employing foreign workers must comply with the statutory requirement Under Section 26(2) of the Amended Act 1996 of Workmen’s Compensation Act 1952 to purchase this insurance to protect their foreign maid.

### 2. What are the covers/benefits provided?

This policy indemnifies you under the Act in respect of compensation for employment injury as well as non-employment injury sustained by your foreign maid.

Coverage	Sum Insured
Personal Accident Insurance	
• Accidental Death & Permanent Disablement	RM 25,000
• Medical Expenses (Excess of RM 50.00)	RM 1,000
Repatriation Expenses	Up to RM 5,000
Hospitalization & Surgical	Up to RM 3,000
Weekly Benefits (maximum 15 weeks)	RM 105 Per Week

Duration of cover is for one (1) year. You need to renew your insurance policy annually.

### 3. How much premium do I have to pay?

Type	Amount
1 year	RM 63
2 years	RM 126

The total premium that you have to pay varies depending on the number of the years (1 year or 2 years).

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

Type	Amount
Commissions paid to the insurance intermediary (if any)	25% of premium
Stamp Duty	RM10
Service Tax	6% of premium

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

#### (a) 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 **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 and/or all the questions required by Allianz fully and accurately and 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, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

- **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 **purposes 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 contract, claim denied or reduced, terms changed or varied, or contract terminated.

**This duty of disclosure for Consumer and Non-consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed.** 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 is inaccurate or has changed.

- (b) You must ensure that the particulars of your foreign workers are fully completed and correct
- (c) Cash before Cover – the insurance premium must be paid and received by Allianz/authorized agent within 14 days from policy inception date. If this condition is not complied with this policy is automatically cancelled and Allianz shall be entitled to the pro-rate premium on the period they have been on risk
- (d) Eligible persons for insurance under this policy are those present and future full-time foreign maid of policyholder, from the age of eighteen (18) to sixty five (65) who are actively engaged at their usual work on the date the person is eligible to join this policy

**6. What are the major exclusions under this policy?**

This policy does not cover:

- (a) Common law liability
- (b) War, terrorism and civil war
- (c) Unlawful act, suicide and intentional self-injury
- (d) Flying or travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft on a scheduled route
- (e) Influence of alcohol or drugs not prescribed by a registered medical practitioner
- (f) Dangerous sports activities such as mountaineering, diving, motor-racing, etc.

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

**7. Can I cancel my policy?**

Yes, the policy can be cancelled and refunded on pro-rated basis.

**8. What do I need to do if there are changes to my contact/personal details?**

It is important that you inform us 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 Compensation Scheme or any other type of insurance products, you may contact us directly or any of our branches or your insurance agent at your convenience. Alternatively, you may visit our website at [allianz.com.my](http://allianz.com.my)

If you have any enquiries, please contact us at:

**Allianz Customer Service Center**

Allianz Arena  
Ground Floor, Block 2A, Plaza Sentral  
Jalan Stesen Sentral 5, Kuala Lumpur Sentral  
50470 Kuala Lumpur.

Allianz Contact Center: 1 300 22 5542

Email: [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)

  AllianzMalaysia

 [allianz.com.my](http://allianz.com.my)

**10. Other types of Foreign Workers' cover available:**

- (a) Foreign Workers Insurance Guarantee (FWIG)
- (b) Foreign Workers Hospitalization & Surgical (FWHS)
- (c) Foreign Workers Plus (FWPLUS)

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 01/04/2020.

Product Disclosure Sheet – Domestic Servant Insurance Scheme (DSIS)

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