

# Extra protection when accidents go beyond hospitalisation

Many employers think Social Security Organisation (SOCSO) fully protects foreign workers, but accidents causing death or permanent disablement can still leave gaps, and employers may have to pay out-of-pocket to support the worker or their family.

**Campaign Period: 1 Feb – 31 Dec 2026**

For a limited time, every **Foreign Workers Hospitalization and Surgical (FWHS)** policy now includes a complimentary one-year **Group Personal Accident (GPA)** scheme coverage, providing your foreign worker extra financial protection and easing unexpected costs for your business.

## What does FWHS<sup>1</sup> cover?



Up to **RM160** hospital room and board per day, for up to 30 days



Up to **15 days** in Intensive Care Unit (ICU)



Up to **30 days** for In-hospital physician and specialist consultation visits



Maximum **RM20,000** overall annual limit and many more benefits!



**Complimentary RM10,000 GPA coverage for accidental death or permanent disablement**

\*Terms and conditions apply.

1. All benefits provided in this Policy are only payable in the event the Insured Person is confined in a non-corporatised Malaysian Government Hospital.  
2. Subject to terms and conditions applicable to this campaign, as well as the Foreign Workers Hospitalization and Surgical policy.

**Reach out to your agent today for professional and personalised advice!**

**Allianz General Insurance Company (Malaysia) Berhad** 200601015674 (735426-V)  
Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia  
A PIDM member

The benefit(s) payable under eligible product is (are) protected by PIDM up to limits.

Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))