

They move mountains for you. Give them their due **care and protection.**

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 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)

Your foreign workers shoulder the risks to keep your business running. Ensure their well-being with the coverage they deserve.

Foreign Workers Insurance Guarantee (FWIG)
A compulsory requirement by the Immigration Department of Malaysia for work permit approval.

Foreign Workers Hospitalisation and Surgical (FWHS)
A compulsory requirement by the Ministry of Health for work permit approval.

Foreign Workers Plus (FW-PLUS)
Additional coverage for your foreign workers.

In Malaysia...

Foreign workers can be employed in the manufacturing, construction, plantation, agricultural, services and domestic help sector.

There are 11 sub-categories under service sectors:



Foreign Workers Insurance Guarantee (FWIG)

Foreign Workers Insurance Guarantee is a guarantee required by Immigration Department from Employers as a security deposit for the employment of foreign workers in various sectors.

Highlights of cover

- This insurance guarantee will serve as a guarantee to the Immigration Department to cover repatriation expenses in the event your worker is required by the authorities to be sent back to their country of origin during their stay in Malaysia.
- Duration of cover set by Immigration Department is eighteen (18) months. You need to purchase a new guarantee upon renewing your worker's permit.

Premium

The total premium that you have to pay varies depending on Allianz's underwriting requirements and nationality of your worker, and also subject to minimum premium of RM50 per insurance guarantee issued.

This policy is subject to RM10 revenue stamp on insurance guarantee.

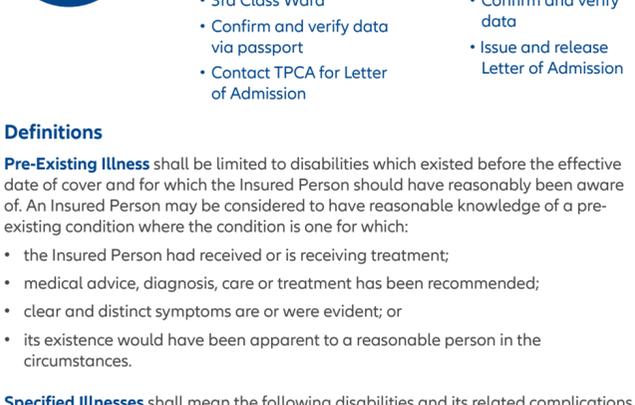
Foreign Workers Hospitalisation and Surgical (FWHS)

The **Foreign Workers Hospitalisation and Surgical** is specially designed in view of increasing Hospital and Surgical charges and to reduce financial burden of the Employers of foreign workers in the event of hospital admission of their foreign workers due to accident or illness.

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 RM160.00 per day in a Non-Corporatised Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) Order 2014.
1(b)	Intensive Care Unit (ICU) (Maximum up to 15 days)	
2	Hospital Supplies and Services	
3	Operating Theatre	
4	Surgical Fees (Exclude Organ Transplantation)	
5	Anesthetist 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 (Items 1 to 8)		20,000
Annual Premium per worker		105
MCO Fee (RM)		15

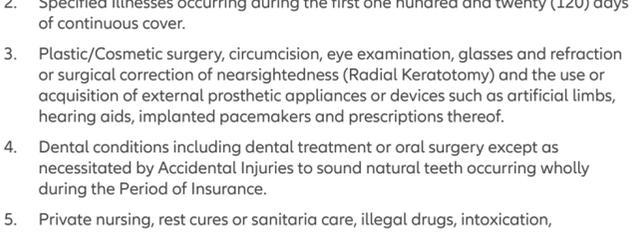
- Notes:
- Coverage is required before work permit is issued by Immigration Department of Malaysia for both new and renewal applications.
 - Premium subject to Service Tax.

Enrolment procedures



Cashless admission

FWHS works on cashless admission basis. Admission is strictly in Government Hospitals (3rd class). Exception is given to those cases that needs emergency treatment at any private hospital. Upon admission, original passport of the worker needs to be produced for verification.



Definitions

Pre-Existing Illness shall be limited to disabilities which existed before the effective date of cover and for which the Insured Person should have reasonably been aware of. An Insured Person may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- the Insured Person had received or is receiving treatment;
- medical advice, diagnosis, care or treatment has been recommended;
- clear and distinct symptoms are or were evident; or
- its existence would have been apparent to a reasonable person in the circumstances.

Specified Illnesses shall mean the following disabilities and its related complications, occurring within the first one hundred and twenty (120) days of Insurance of the Insured Person:

- Cardiovascular disease;
- All cancers.

Exclusions

This Scheme does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- Pre-existing illness. However, this exclusion is waived in the event the Insured Person passes the medical examination as confirmed by Fomema Sdn.Bhd. (FOMEMA) within thirty (30) days from the Insured Person's arrival to Malaysia.
- Specified illnesses occurring during the first one hundred and twenty (120) days of continuous cover.
- Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
- Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the Period of Insurance.
- Private nursing, rest cures or sanitarium care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law.
- Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
- Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, Erectile dysfunction and tests or treatment related to impotence or sterilization.
- Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.
- Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
- War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- Expenses incurred for donation of any body organ by an Insured Person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
- Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatment.
- Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Insured Person and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract.
- Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations).
- Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items.
- Sickness or injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
- Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
- Expenses incurred for sex changes.

Important notes

- The benefits payable under the policy are highlighted in the "Description of Benefits/Coverage".
- This is a yearly renewable plan, whereby the premiums and benefits are subject to review from time to time. Any changes to benefits and premiums can only be imposed by the company on policy anniversary with ninety (90) days written notice based on the emerging claims experience of the portfolio.
- Cover ceases from the time your foreign worker leaves Malaysia and resumes upon his/her return to Malaysia.

Period of cover and renewal

The Policy shall become effective as of the date stated in the Schedule. The Policy Anniversary shall be one (1) year after the effective date and annually thereafter. On each such anniversary, this Policy is renewable at the premium rates in effect at that time as notified by the Company.

Foreign Workers Plus (FW-PLUS)

The **Foreign Workers PLUS** is designed for employers who wish to top up personal accident coverage for their foreign workers.

Highlights of cover

- 24 hours worldwide coverage
- Valid claims will be paid to employer
- High Medical and Surgical benefit

Extended to cover:

- Strike, riot and civil commotion
- Food and gas poisoning
- Unprovoked murder and assault
- Disappearance
- Motorcycling
- Drowning
- Hijacking
- Exposure to natural elements
- Insects, snakes and animal bites
- Natural disaster

Table of benefits

Coverage	Sum Insured (RM)
Death / Permanent Disablement (Accidental)	10,000
Medical and Surgical Expenses (Accidental)	2,000
Premium per worker (RM)	50

Premium subject to Service Tax and RM10.00 stamp duty per policy.
Use of woodworking machinery: 25% loading.

Eligibility

Employers who are employing foreigners who are:

- Having a valid work permit.
- Age between eighteen (18) to sixty (60) years.
- Free from physical deformity.

Exclusions

This policy does not cover:

- Death or Disablement or any loss caused directly or indirectly:
 - War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, military or popular uprisings;
 - Insanity, suicide or any attempt thereof, intentional self-inflicted injuries;
 - Any form of disease, infection, parasites;
 - Intoxication by alcohol or drugs (other than those prescribed by a qualified medical practitioner);
 - Childbirth, miscarriage, or any complications to a pregnancy, unless caused solely and directly by an Accident;
 - Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named;
 - Provoked murder or assault.
- Death or Disablement or any other loss sustained by Life Insured:
 - While traveling in an aircraft as a member of the crew, except only as fare-paying passenger in an aircraft licensed for passenger service. For the purpose of this exclusion, the Life Insured would not be covered if he/she is involved in any technical operation or navigation whilst in the aircraft;
 - While committing or attempting to commit any unlawful act.
- Death or Disablement or any other loss consequent upon the Life Insured engaging in hunting, mountaineering, ice-hockey, polo-playing, steeple chasing, winter sports, rugby, parachuting, racing of any kind other than on foot, yachting, water-ski jumping, underwater activities involving the use of breathing apparatus, professional sports, logging activities and using woodwork machinery driven by mechanical power.
- Death or Disablement directly caused by or contributed by or arising from:
 - Ionization, radiation or contamination by combustion of nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fusion;
 - Nuclear weapons material.

This brochure is valid from 1 January 2019.

This brochure is for general information only and it is not a contract of insurance. The descriptions of available coverage are only a brief summary for quick and easy reference. The precise terms and conditions that apply are specified in the policy.

Contact us for more information: