



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

PRODUCT DISCLOSURE SHEET

Dear Customer,

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

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

1 What is Foreign Workers Insurance Guarantee?

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

This insurance guarantee serves as a guarantee to the Immigration Department to cover repatriation expenses in the event your worker is required to be sent back to their country of origin by the authorities.

2 Know Your Coverage

As an illustration, for RM50.00 (for 18 months), you will receive the insurance guarantee for an Indonesian worker:

This policy covers:

- Guarantee amount of RM250 for each worker.

Duration of cover set by the Immigration Department of Malaysia and is for eighteen (18) months. You need to purchase a new guarantee when you renew your worker's permit.

If you have any questions or require assistance on our foreign workers insurance, you can:



Call us at
1 300 22 5542



Visit us at
allianz.com.my/foreignworkers-insurance



Email us at
customer.service@allianz.com.my



Scan the QR
code above

3 Know Your Obligations

For this foreign workers insurance, you must pay a premium of:

Standard Cover	RM50.00 (18 months)
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Total premium you must pay is **RM50.00** (minimum premium).

Where this is inclusive of:

Commission	10% of premium or RM5.00
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You also have to pay the following fees and charges:

Inland Revenue Stamping	RM10.00
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Service Tax	8% of premium or RM4.00
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Note: The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.

4 Other Key Terms

- You must provide complete and accurate information in the application form.
- Maximum guarantee amount per Insurance Guarantee is RM25,000.
- Maximum guarantee amount per employer is RM250,000.
- The total premium that you have to pay varies depending on the nationality of your worker and Immigration address, subject always to a minimum premium of RM50.00 for every insurance guarantee issued.

Note: This list is non-exhaustive. You should refer to the brochure for the full details of the terms and conditions.



Can I cancel my policy?

- (a) No, if the insurance guarantee has already been lodged to the Immigration Department.
- (b) Yes, if the policy is not lodged with the Immigration Department and the original insurance guarantee is returned to us for Cancellation.

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).