



## Product Disclosure Sheet

# Foreign Worker Hospitalization & Surgical Insurance (SKHPPA)

Read this Product Disclosure Sheet before you decide to take up the Foreign Worker Hospitalization & Surgical Insurance Scheme (SKHPPA). Be sure to also read the general terms and conditions.

**IMPORTANT NOTICE**

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

Please refer to PIDM's [TIPS Brochure](#) or contact [Tokio Marine Insurans \(Malaysia\) Berhad](#) or [PIDM](#) (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

## 1. What is this product about?

Foreign Worker Hospitalization & Surgical Insurance Scheme (SKHPPA) is a yearly renewable hospital and surgical insurance scheme designed to reduce the financial burden of the employer of foreign workers in the event of hospital admission of their foreign workers to a Non-Corporatised Malaysian Government Hospital due to an accident or illness.

## 2. Who is eligible?

Eligible persons for insurance under this policy are those present and future full-time foreign worker employees of policyholder, from the age of eighteen (18) to fifty-nine (59), who are actively engaged at their usual work on the date the persons are eligible to join this policy.

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

This plan covers the following benefits.

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 1982.
(b)	Intensive Care Unit (Maximum up to 15 days)	
2	Hospital Supplies & Services	
3	Operating Theatre	
4	Surgical Fees	
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	
<b>Maximum Overall Annual Limit (Item 1-8) per Insured Person</b>		<b>RM 20,000.00</b>

The duration of cover is for one year. You need to renew your cover annually.

Note: The description on the available cover is only a brief summary for quick and easy reference. The precise terms and conditions that apply are stated in the policy contract.

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

The annual premium is RM120.00 per foreign worker insured inclusive of RM15/- of the Managed Care Organisation (MCO) fee. The renewal premium is not guaranteed.

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

- Service Tax : Exempted for Individual policy  
: 8% for Corporate policy
- Stamp duty : RM10.00
- Commissions paid to the insurance intermediaries (if any) : 10% of RM105 (annual premium less the MCO fee) will be deducted for commission.

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

### Importance of disclosure

- 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.

#### Geographical Territory

- All benefits provided in this policy are applicable within Malaysia only for twenty-four (24) hours a day. Cover ceases from the time the Insured Person leaves Malaysia and resumes upon his/her return to Malaysia.

#### Limitation of Benefits

- All benefits provided in this policy are only payable in the event the insured person is confined in a non-corporatised Malaysian Government Hospital.

#### Grace Period

- This is a Cash Before Cover policy. Notwithstanding the Cash Before Cover condition, a Grace Period of fourteen (14) days from its due date will be allowed for payment of each premium after the first policy year. During such fourteen (14) days, the Company shall remain liable there under if by the last of such days, the premium is actually paid. If any premium is not paid in respect of this policy contract before the end of the Grace Period, this policy contract shall be deemed as terminated at the expiry date of this policy.

Note: The list above is non-exhaustive. Please refer to the policy contract for the full terms and conditions under this policy.

## 7. What are the major exclusions under this policy?

This policy does not cover any hospitalization, surgery or charges caused by any one of the following occurrences:

Plastic/Cosmetic surgery; Dental treatment or oral surgery; Treatment or surgical operation for congenital abnormalities or deformities; Pregnancy or miscarriage; Treatment which is not Medically Necessary; Suicide or self-inflicted injury while sane or insane; Accidental injuries or illnesses arising from racing or hazardous sports. Cardiovascular diseases and all cancers occurring within the first one hundred and twenty (120) days of Insurance of the Insured Person. Pre-existing conditions unless the Insured Person passes the medical examination as confirmed by FOMEMA Sdn Bhd (FOMEMA) within 30 days from the Insured Person's arrival to Malaysia.

Note: The list above is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

## 8. Can I cancel my policy?

Yes, you (the Policyholder) may cancel this policy at any time by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium as per the schedule below, provided that you have not made a claim during the current policy year.

Period Not Exceeding	Refund of Annual Premium	Period Not Exceeding	Refund of Annual Premium
15 days	90%	7 months	25%
1 month	80%	8 months	20%
2 months	70%	9 months	15%
3 months	60%	10 months	10%
4 months	50%	11 months	5%
5 months	40%	Period Exceeding	No refund
6 months	30%	11 months	

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

It is important that you inform us of any change in your organization's contact details to ensure that all correspondence reaches in a timely manner. You can write in / fax us at the address / fax number below.

## 10. Where can I get further information?

Should you require additional information about our other Medical Insurance, please refer to the insurance info booklet on 'Medical & Health Insurance' available at all our branches or you can obtain a copy from your insurance intermediary or visit our website at [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries about our Foreign Worker Hospitalization & Surgical Insurance or any other types of Medical insurance product, you can contact us or any of our branches or your insurance intermediary or visit our website at [www.tokiomarine.com](http://www.tokiomarine.com)

Tokio Marine Insurans (Malaysia) Berhad  
Level 20, Menara Hap Seng 3,  
Plaza Hap Seng, No. 1, Jalan P. Ramlee,  
50250 Kuala Lumpur.

Customer Service Hotline: 1800 88 0812  
Email: [letusknow@tokiomarine.com.my](mailto:letusknow@tokiomarine.com.my)

### IMPORTANT NOTE

You should satisfy yourself that this policy will best serve your needs and that premium payable under this plan is an amount you can afford. 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.

The information provided in this disclosure sheet is valid as at 01/03/2024.