eInsurans

Your Express Guide
**For Foreign Worker
Permit Renewal and**
Insurance Purchase

2026 Guide on How to Renew Foreign Worker Permit in FWCMS

eInsurans

1 — Login FWCMS
❶ Login using your ID and password

2 — Apply ePLKS
PLKS Application
❶ Click 'New Application' at right bottom

3 — Worker Checking
Worker Inquiry
❶ Insert worker details (manual/upload CSV file)
  I – Passport
  ii – Nationality
  iii – Date of Birth
❷ Verification and eligibility of worker (AEV, Status Fomema, SpecialPass)

4 — Worker selection
❶ Employer selects worker for renewal
❷ Employer verifies to proceed application
❸ Key in OTP (One Time Password)

5 — Insurance Purchase
❶ Generate ITR No.
❷ Select "**Offline - Self Insurance Purchase**".
❸ Employer will receive ITR numbers via email
❹ Proceed purchase in eInsurans website (tr.ee/einsurans)

6 — Approval at JIM
❶ Verification and approval process
❷ Application approval will be notified via email

7 — Payment at JIM Portal
❶ Payment must be made in JIM eBayaran Portal
❷ Employer can print/save receipt for reference

8 — Data Quality (Internal)
❶ Data Verification process
❷ Will be resent to JIM after verification

9 — Print ePass
❶ Email notification
❷ Employer will be able to print/save in the FWCMS portal

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The Most Trusted Digital Platform For
Your Foreign Worker Insurance Needs

eInsurans

eInsurans is your trusted digital platform for foreign worker insurance in Malaysia. Enjoy the convenience of buying SPIKPA & IG online in minutes, using FWCMS ITR. Fast, Hassle-free and linked to FWCMS Gateway.

FWCMS ePLKS Renewal   **Calling Visa eVDR | eSP**

🛒 How to Buy in eInsurans

Step 1:	Step 2:	Step 3:	Step 4:
Select "**Offline – Self Insurance Purchase**" and Generate ITR No.	Download **excel file with ITR no**. Check your email as well.	**Visit eInsurans** and purchase using ITR and SSM No.	System will auto update FWCMS to "**Insurance Purchased**"

Step 1 image text:
Multiple options are provided for your convenience to purchase insurance
Please select your preferred option:
Online Purchase Insurance
Offline Purchase Insurance - Need assistance to purchase insurance
Offline Purchase Insurance - Self Insurance purchase
Cancel   Proceed

Step 2 image text:
Transaction Referance Number FWHS   Transaction Referance Number FWIG
HS25BDRTTMFFMZ1   PIG25BDTT97499E1

Step 3 image text:
tr.ee/einsurans

Step 4 image text:
Eligibility | Application Status | Action
INSURANCE PURCHASED | Options

❓ Why Choose eInsurans

Auto Update FWCMS status
Status changes to "**Insurance Purchased**" right after payment.

Always Online. Always Reliable.
Stable, reliable and always accessible.

Secured Card, FPX and B2B Payment.
Pay via credit/debit card, FPX Personal or FPX B2B.

Fast Support Real People
We are available for you Mon-Sun, 9am-6pm.

Foreign Worker FWHS/SPIKPA
Claims made easy with eInsurans

eInsurans

Foreign Worker Hospitalisation & Surgical (FWHS/SPIKPA) comes with cashless admission to non-corporatised government hospital. Here's how easy it is without paying deposit.

Cashless Admission

STEP 1
Visit Panel Malaysian Government Hospital

STEP 2
Present the worker's passport at the admission counter.

STEP 3
Hospital staff will verify SPIKPA validity in SPIKPA system

STEP 4
Nurse will arrange cashless admission (no deposit)

FWHS/SPIKPA Does not Cover

- ❌ Emergency outpatient treatment
- ❌ Death and TPD benefits (Refer to SOCSO)
- ❌ Accidents due to fight / unlawful activities / criminal actions
- ❌ Dental treatment except caused by Accidents
- ❌ Refer to full list of exclusions in our claims FAQ page

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Hospitals not covered

- ❌ Semi-government institutions (e.g. PPUM, UKM, UiTM)
- ❌ Private hospitals

Refer to full list of hospitals on SPIKPA website

Manual Submission

If you've paid a deposit or any charges yourself, please prepare and submit the following documents:

Required Documents

- Completed Claim Form
- Worker's Passport & Work Permit
- Original Medical Bill / Receipt
- Medical Report from Hospital

Processing Time: 7–14 working days after receiving complete documents

⚠ Incomplete documents may delay claim processing.