



LONPAC INSURANCE
SUBSIDIARY OF PUBLIC BANK

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Foreign Worker Hospitalisation and Surgical Insurance Scheme (SKHPPA).

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

Date: 01/01/2026

1 What is Foreign Worker Hospitalisation and Surgical Insurance Scheme (SKHPPA)?

SKHPPA is a yearly renewable hospital and surgical insurance scheme designed to reduce your financial burden of foreign workers in the event of hospital admission of your foreign workers to a non-corporatised Malaysian Government Hospital due to an accident or illness.

2 Know Your Coverage

As an illustration, for **RM105.00 per worker** annually, worker will receive the following insurance coverage:

This policy **covers**:

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 & Board to a maximum of RM160 per day, in a Non-Corporatised Malaysian Government Hospital in conformance to the charges specified under the Fees Act 1951, Fees (Medical) Order 1982 and/or its subsequent amendments.
1 (b)	Intensive Care Unit (Maximum up to 15 days)	
2	Hospital Supplies and Services	
3	Operating Theatre	
4	Surgical Fees (Excluding organ transplantation)	
5	Anaesthetist 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 (Item 1-8) Per Insured Worker		RM20,000

This policy **excludes**:

- 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 120 days of Insurance
- Pre-existing conditions unless the foreign worker passes the medical examination as confirmed by FOMEMA Sdn Bhd (FOMEMA) within 30 days from the foreign worker's arrival to Malaysia.

Note:

This list is **non-exhaustive**. For full list of exclusions, you may refer to the link below:

<https://www.lonpac.com/downloads/exclusion-skhppa.pdf>

The duration of coverage is for one (1) year. You need to renew your policy annually. Renewal premiums are not guaranteed and may change in the future, with approval from the authorities.

Lonpac Insurance Bhd is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia to transact all classes of general insurance business.

Lonpac Insurance Bhd is a member of PIDM. 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 Lonpac Insurance Bhd or PIDM (visit www.pidm.gov.my).

If you have any questions or require assistance on your SKHPPA, you can:



Call us at
03-2262 8666



Visit us at:
<https://www.lonpac.com>



Email us at:
customerservice@lonpac.com

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Know Your Obligations

For this insurance, you must pay a premium of:	
Standard Cover is decided based on: - Number of workers - Sum Insured	Sum Insured: RM 20,000.00 per worker Number of workers : 2 Premium per worker : RM105.00 x 2 = RM210.00 TPCA fees per worker : RM15.00 x 2 = RM30.00 Gross Premium: RM 240.00 annually.
<i>Disclaimer : If estimated figures are provided in this document, more accurate information will be provided, when available. Please contact your registered insurance agent or Lonpac's Customer Service Department at customerservice@lonpac.com for further assistance.</i>	
Note Official Receipt - Always insist for an official receipt for the premium paid and keep it as proof of your premium payment.	
You also have to pay the following fees and charges:	
Stamp duty	RM10.00
Commission	10% of Gross Premium
Third Party Claim Administrator (TPCA) fee	RM15.00 per worker
Sales & Service Tax (SST)	8% (applicable to both Gross Premium and TPCA fee)

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Other Key Terms

• Geographical Territory	All benefits provided in this policy are applicable within Malaysia only for 24 hours a day.
• Cover ceases from the time the foreign worker 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 foreign worker 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 14 days from its due date will be allowed for payment of each premium after the first policy year. During such 14 days, we 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: This list is non-exhaustive . Please refer to the policy contract for the full list of terms and conditions.	

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Can I cancel my policy?

Yes. You may cancel the policy at any time by giving written notice to us. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy contract.

Customer's Acknowledgment*	
Ensure you are filling this section yourself and are aware of what you are placing your signature for.	
<input type="checkbox"/> I acknowledge that Lonpac Insurance Bhd has provided me with a copy of the PDS.	
<input type="checkbox"/> I have read and understood the key information contained in this PDS.	
*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.	Name: Date: