

PRODUCT DISCLOSURE SHEET

(Please read this Product Disclosure Sheet before you decide to take out the *Foreign Worker Compensation Scheme (FWCS)*. Be sure to also read the general terms and conditions.)

Foreign Worker Compensation Scheme (FWCS)

1 April 2015

1. What is this product about?

An approved Scheme by the Ministry of Human Resources to provide coverage of employment accidents to foreign workmen as provided under Section 26(2) of the Workmen's Compensation Act 1952.

All employers are required by the Act to insure all their foreign workmen under the Scheme.

2. What are the covers / benefits provided?

This policy covers:

Section 1 – Workmen's Compensation Insurance

Covers the workman's personal injury arising out of and in the course of employment with the following benefits:

Coverage

- a. Death
- b. Disablement
 - i. Permanent Total Disablement
 - ii. Permanent Partial Disablement
 - iii. Temporary Disablement
 - iv. Medical Expenses

Benefits

- Pays a maximum sum of RM25,000
- Pays a maximum sum of RM23,000 as per the First Schedule of the Act
- Pays in accordance with the First Schedule of the Act
- Pays in accordance with Section 8(e) of the Act
- Pays in accordance with provisions of the Act

Section 2 – Repatriation Expenses

Indemnifies you for the actual repatriation expenses incurred up to RM4,800 in the event the workman dies or suffers permanent total disablement.

Section 3 – Personal Accident Insurance (Off-work Hours)

Pays the workman's personal injury sustained in an accident, which occurs outside the working hours with the following benefits:

Coverage

- a. Death
- b. Disablement

Benefits

- Pays a maximum sum of RM23,000
- Same as per Section 1(b)

Duration of cover is for one year. You need to renew your insurance policy annually.

3. How much premium do I have to pay?

The estimated total premium that you have to pay is: RM_____

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

- | | |
|--|---|
| <ul style="list-style-type: none">• Commission to the insurance agent• Goods and Services Tax• Service fee to electronic link-up provider• Stamp Duty | <ul style="list-style-type: none">• 10%• 6%• RM5 per workman• RM10 |
|--|---|

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

- Duty of disclosure

Consumer Insurance Contract

- 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.

Non-Consumer Insurance Contract

- Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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.
- 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.

- Period of Insurance - This is the period specified in the policy and during which the workman is in your immediate employment but excluding the period when the workman returns to his/her home country. Cover ceases from the time the workman leaves Malaysia and resumes upon his/her return to Malaysia.

- Claims

- In the event of any accident which may give rise to a claim, you must:
 - a) Report the accident immediately to the Labour Department.
 - b) Give notice in writing within 10 days of the accident to us stating the circumstances of the accident and the nature of injury.

Note;

This list is non-exhaustive, Please refer to the policy contract for the full list of terms and conditions under this policy.

6. What are the major exclusions under this policy?

This policy does not cover:

- Common Law Liability
- War risks, terrorism

Note:

This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

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.

8. 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 contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

If you have any enquiries, please contact us at:

**Customer Service Department
Lonpac Insurance Bhd
LG Floor, Bangunan Public Bank
6 Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 03 2262 8688
Fax : 03 2715 1332
E-mail : customerservice@lonpac.com**

Authorised agent:

10. Other types of cover available

None

**IMPORTANT NOTE:
YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE
AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**