

Foreign Workers Insurance Guarantee

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the Foreign Workers Insurance Guarantee (FWIG). Be sure to also read the general terms and conditions.)

Date:

1. What is this product about?

This guarantee is required by the Immigration Department from an Employer under Regulation 21 of the Immigration Regulations. It guarantees to pay the Director General of Immigration of Malaysia up to a maximum aggregate sum of the guarantee value, in the event that anyone of foreign workers be repatriated in the course of stay in Malaysia.

2. What are the covers / benefits provided?

Append below the circumstances under which the Bank Guarantee or Insurance Guarantee may be called by the Immigration Department in relation to the breach of sections of the Immigration Act of Malaysia:-

- If worker get married / become pregnant during her stay
- If worker remains in Malaysia after the expiry of permit or visa
- If the employer fails to provide air passage for the worker to his country of origin upon expiry of permit / visa If the employer fails to provide costs of transportation for the worker mortal remains to his country of Origin If the employer refuses to pay the worker's salary
- If the employer involved in illegal and illicit activities, such as drug, immoral work and others.
- If the worker engages in any of employment paid or unpaid or in any business or any occupation or activity detrimental to security and well being of Malaysia.

The benefit(s) payable under this product is (are) protected by PIDM up to limits. For more information, please refer to PIDM's Takaful and Insurance Benefits Protection System brochure on our website www.zurich.com.my or on PIDM's website www.pidm.gov.my.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the nationality of the worker, amount of guarantee and duration of the guarantee.

The estimated total premium that you have to pay is RM _____ A minimum premium of RM50.00 must be charged for every Guarantee.

Please refer to the agent or contact the insurance company directly for more information.

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

<u>Type</u>	<u>Amount</u>
• Commission paid to agent	10% of premium or RM____
• Stamp Duty	RM10.00 per guarantee
• Bank charges	Min. 1.25% per annum subject to a min. of RM30.00
• Tax (where applicable)	8% of premium
• Cash Collateral security	For guarantee amount in excess of RM25,000, the employer must provide cash collateral security to the minimum extent of 20% of the sum insured of the Bond.

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

5.1 Mode of Payment : CASH-BEFORE-RELEASE

Payment (i.e. premium and cash collateral) shall be received by Insurers before the Guarantee is released.

5.2 **Importance of receipt keeping and Other Key Terms & Conditions:**

Please refer to this link: <https://zurich.com.my/en/services/corporate/key-terms-and-conditions>.

5.3 The Employer will have to pay back the Insurance Company the amount so invoked by the Immigration Department.

5.4 An Insurance Guarantee is issued in the specific name/ company approved by the Immigration Department.

5.5 Full completion of the Foreign Workers Insurance Guarantee (FWIG) Proposal Form.

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

6 What are the major exclusions under this policy?

None.

7 Can I cancel my policy?

- Insurance guarantee may be cancelled on specific reason and a refund premium is subject to a minimum premium to be charged.
- Written instruction with the original policy must be returned.

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.
- You may notify us in writing your new contact details via your agent or to our nearest Branch.

9 Where can I get further information?

If you have any enquiries, please contact us at: Zurich General Insurance Malaysia Berhad Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia

Tel: 03-2109 6000 Fax: 03-2109 6888 Call Centre: 1-300-888-622 E-mail : CallCentre@zurich.com.my

10 Other types of Foreign Workers Insurance cover available

Not Applicable.

IMPORTANT NOTE

ZURICH GENERAL INSURANCE MALAYSIA BERHAD IS LICENSED UNDER THE FINANCIAL SERVICES ACT AND REGULATED BY BANK NEGARA MALAYSIA.

IF THE PROPOSAL / DECLARATION OF THE POLICYHOLDER / INSURED IS UNTRUE OR MISPRESENTED / MISSTATED IN ANY RESPECT, THEN THIS POLICY MAY BE VOID.

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BE BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT/BROKER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at

IMPORTANT NOTICE

All premium and fees shown in this document may be subject to tax or other government levies.

Jaminan Insurans Pekerja Asing

LEMBARAN PENDEDAHAN PRODUK

(Baca Lembaran Pendedahan Produk ini sebelum anda membuat keputusan untuk membeli Jaminan Insurans Pekerja Asing. Pastikan anda juga membaca syarat-syarat dan peraturan am.)

Tarikh:

1. Apakah yang ditawarkan oleh produk ini?

Jaminan ini dikehendaki oleh Jabatan Imigresen daripada Majikan di bawah Peraturan 21 Peraturan Imigresen. Ia menjamin pembayaran kepada Ketua Pengarah Imigresen Malaysia sehingga maksimum jumlah agregat nilai jaminan, sekiranya mana-mana pekerja asing dihantar pulang semasa berada di Malaysia.

2. Apakah perlindungan / manfaat yang diberikan?

Disenaraikan di bawah keadaan yang membolehkan Jaminan Bank atau Jaminan Insurans dipanggil oleh Jabatan Imigresen kerana melanggar Akta Imigresen Malaysia:-

- Jika pekerja berkahwin / mengandung semasa berada di negara ini
- Jika pekerja terus berada di Malaysia selepas tamat tempoh permit atau visa
- Jika majikan gagal menyediakan penerbangan untuk pekerja pulang ke negara asalnya selepas tamat tempoh permit / visa
- Jika majikan gagal menyediakan kos penghantaran pulang mayat pekerja ke negara asalnya Jika majikan enggan membayar gaji pekerja
- Jika majikan terlibat dalam kegiatan menyalahi undang-undang dan kegiatan haram, seperti pengedaran dadah, kerja tidak bermoral dan lain-lain
- Jika pekerja melakukan sebarang kerja yang bergaji atau tidak bergaji atau dalam sebarang perniagaan atau sebarang pekerjaan atau aktiviti yang mengancam keselamatan dan kesejahteraan Malaysia.

Manfaat-manfaat yang dibayar di bawah produk ini dilindungi oleh PIDM sehingga had perlindungan. Untuk maklumat lanjut, sila rujuk brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM yang boleh didapati di laman web kami www.zurich.com.my atau di laman web PIDM www.pidm.gov.my.

3. Berapakah premium yang perlu saya bayar?

Jumlah premium yang anda perlu bayar mungkin berbeza bergantung kepada kewarganegaraan pekerja, jumlah jaminan dan tempoh jaminan.:

Anggaran jumlah premium yang perlu anda bayar ialah RM _____ Minima Premium RM50.00 mesti dikenakan untuk setiap Jaminan.

Sila rujuk terus kepada ejen atau syarikat insurans untuk maklumat lanjut.

4. Apakah yuran dan caj yang perlu saya bayar?

Jenis

- Komisen dibayar kepada ejen insurans
- Duti Setem
- Caj Bank
- Cukai (yang mana berkenaan
- Jaminan Cagaran Tunai

Jumlah

10% premium atau RM _____
RM10.00 setiap jaminan
Min. 1.25% setahun tertakluk kepada min. RM30.00
8% daripada premium
Untuk jaminan melebihi RM25,000, Majikan mesti menyediakan jaminan cagaran tunai sehingga minimum 20% daripada jumlah Bon yang diinsuranskan.

5. Apakah antara syarat-syarat dan peraturan penting yang saya patut ketahui?

5.1 Cara Bayaran untuk Bon: TUNAI-SEBELUM-PELEPASAN

Bayaran (iaitu premium dan cagaran tunai) mesti diterima oleh Penginsurans sebelum Jaminan dikeluarkan.

5.2 Kepentingan Penyimpanan Resit dan Terma & Syarat Utama yang lain:

Sila rujuk pautan ini: <https://zurich.com.my/en/services/corporate/key-terms-and-conditions>.

5.3 Majikan mesti membayar balik kepada Syarikat Insurans jumlah yang dikuatkuasakan oleh Jabatan Imigresen.

5.4 Jaminan Insurans dikeluarkan atas nama tertentu / syarikat yang diluluskan oleh Jabatan Imigresen.

5.5 Borang Cadangan Jaminan Insurans Pekerja Asing hendaklah diisi sepenuhnya.

Senarai ini tidak lengkap. Sila rujuk kontrak polisi untuk syarat-syarat dan peraturan di bawah polis

6. Apakah pengecualian penting di bawah polisi ini?

Tiada.

7. Bolehkah saya membatalkan polisi?

- Jaminan insurans boleh dibatalkan atas sebab tertentu dan bayaran balik premium tertakluk kepada minima premium yang akan dikenakan.
- Arahan bertulis bersama dengan polisi asal mesti diserahkan.

8. Apakah yang perlu saya lakukan jika terdapat pertukaran dalam maklumat hubungan saya?

- Adalah penting bagi anda untuk memaklumkan kepada kami tentang sebarang pertukaran dalam maklumat hubungan anda untuk memastikan semua surat sampai kepada anda tepat pada masanya.
- Anda boleh memaklumkan kami secara bertulis mengenai maklumat hubungan baru anda melalui ejen anda atau Cawangan kami yang berhampiran.

9. Di mana saya boleh mendapatkan maklumat lanjut?

Sekiranya anda mempunyai sebarang pertanyaan, sila hubungi kami di: Zurich General Insurance Malaysia Berhad Tingkat 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia
Tel: 03-2109 6000 Faks: 03-2109 6888 E-mel : CallCentre@zurich.com.my

10. Jenis Insurans Pekerja Asing lain yang ditawarkan.

Tidak berkenaan

NOTA PENTING

ZURICH GENERAL INSURANCE MALAYSIA BERHAD DIBERIKAN LESEN DI BAWAH AKTA PERKHIDMATAN KEWANGAN DAN DIKAWAL SELIA OLEH BANK NEGARA MALAYSIA.

JIKA CADANGAN / PERAKUAN PEMEGANG POLISI / PEMEGANG INSURAN ADALAH TIDAK BENAR ATAU DISALAHSAMPAIKAN / DISALAHNYATAKAN DALAM APA JUA CARA, MAKA POLISI INI BOLEH MENJADI TIDAK SAH.

ANDA HENDAKLAH MEMASTIKAN BAHAWA POLISI INI ADALAH YANG TERBAIK UNTUK KEPERLUAN ANDA. ANDA PERLU MEMBACA DAN MEMAHAMI POLISI INSURANS DAN BERBINCANG DENGAN EJEN/BROKER ATAU HUBUNGI SYARIKAT INSURANS SECARA TERUS UNTUK MENDAPATKAN LEBIH BANYAK MAKLUMAT.

Maklumat yang terkandung dalam lembaran pendedahan ini sah mulai

NOTIS PENTING

Semua premium dan yuran yang tertera dalam dokumen ini mungkin tertakluk kepada cukai atau levi kerajaan yang lain.