



FOREIGN Worker Hospitalisation & Surgical Malaysia



IMPORTANT NOTE

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

Consumer Insurance Contract

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if the Insured Person applied for this Insurance wholly for **purposes unrelated to the Insured Person's trade, business or profession**, the Insured Person had a duty to take reasonable care not to make a misrepresentation in answering the questions in the proposal form and where required by the Company, fully and accurately. The Insured Person shall also disclose any other matter that he/she knows to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied. If the Insured Person fails to make such required disclosure, the contract may be avoided, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continued until the time the contract was entered into, varied or renewed.**

Non-Consumer Insurance Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if the Insured Person applied for this Insurance for **purposes related to the Insured Person's trade, business or profession**, the Insured Person had a duty to disclose any matter that the Insured Person knows to be relevant to the Company's 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 contract, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continues until the time the contract was entered into, varied or renewed.**

The Insured Person also has a duty to notify the Company immediately if at any time, after this Policy Contract has been entered into, varied or renewed with the Company, any of the information given for this Policy Contract is inaccurate or has changed.

1. What is this product about?

Foreign Worker Hospitalization and 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 sixty (60), 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.
1(b)	Intensive Care Unit (Maximum up to 15 days)	
2	Hospital Supplies & Services	
3	Operating Theatre	
4	Surgical fess (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 to 8)		20,000.00

(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).

The duration of cover is for one (1) year. You need to renew your cover annually.

4. How much premium do I have to pay?

Type	Amount (RM)
Per Worker	RM105
Managed Care Organization (MCO) fee	RM15

Premium Payment can be made via Cash, Credit Card, Internet Banking and Cheque.

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

Type	Amount (RM)
Intermediary's Commission (if applicable)	10% of the premium
Tax (if applicable)	8% of the premium
Stamp Duty	RM10.00

You are obligated to pay any applicable taxes (which include but not limited to service tax and stamp duty) imposed by the Malaysian tax authorities in relation to your Policy.

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

a. Personal Data and Privacy

You should read the Tune Protect Privacy Policy (<https://www.tuneprotect.com/privacy-policy/>) and You shall agree that all personal data provided to the Company by You and/or the Insured and/or acquired by the Company from the public domain, as well as personal data that arises as a result of the provision of cover to You and/or the Insured is subject to said Privacy Policy as may be varied from time to time.

b. 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.

c. 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.

d. Limitation of Benefits

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

e. 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.

f. Submission of Claim

In the event of a claim, you are required to give written notice to the company stating full particular of such event, including all original bills and receipts within 30 days from the date of accident.

(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 insurance does not cover:

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
15 days	90% (applicable to renewal only)
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
11 months	5%
Period exceeding 11 months	No Refund

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 contact details including your address or the address of your nominee and/or trustee, if any, to ensure that all correspondences reach you or your nominee and /or trustee in a timely manner.

10. Where can I get further information?

Should you require additional information about Medical and Health insurance, please refer to the insuranceinfo booklet available at all our branches or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Tune Protect Malaysia
Tune Insurance Malaysia Berhad
Company No: 197601004719 (30686-K)
 Level 9, Wisma Capital A,
 No. 19 Lorong Dungun, Damansara Heights,
 50490, Kuala Lumpur, Malaysia.
 Tel No : 1800 88 5753
 Fax : 03-20941366
 E-mail : hello.my@tuneprotect.com
 Website : www.tuneprotect.com

11. Other types of similar insurance available

If you are interested to find out whether there is any similar type of insurance cover, you may contact us or refer to your insurance adviser.



IMPORTANT NOTE:

You should satisfy yourself that this policy will best serve your needs and that the 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 summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

Tune Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this Product Disclosure Sheet is valid as at 1st March 2024.

The benefit(s) payable under eligible policy is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tune Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).