



FOREIGN
Worker Hospitalisation
& Surgical
Malaysia



IMPORTANT NOTE

Read this Product Disclosure Sheet before you decide to take out **Foreign Worker Hospitalization & Surgical Insurance (SPIKPA)**. Be sure to also read the general terms and conditions.

1. What is this product about?

Foreign Worker Hospitalization & Surgical Insurance Scheme (SPIKPA) 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 policy holder, 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 :

Benefits	Amount (RM)
Daily Hospital Room & Board (Maximum up to 30 days)	As charged in accordance to charges consistent with Third (3rd) Class R & B to a maximum of RM60.00 per day in a Non-Corporatised Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) Order 1982
Intensive Care Unit (Maximum up to 15 days)	
Hospital Supplies & Services	
Operating Theatre	
Surgical fess	
Anaesthetist Fees	
In-Hospital Physician Visits (Maximum up to 30 days)	
In-Hospital Specialist Consultation Visits (Maximum up to 30 days)	
Ambulance Fees/Medical Report Fees	RM10,000
Maximum Overall Annual Limit (Item 1-8) per Insured Person	

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

(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).

4. How much premium do I have to pay?

The annual premium is RM 120.00 plus GST 6% per foreign worker insured inclusive of RM15/- Managed Care Organization (MCO) fee. The renewal premium is not guaranteed.

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

The fees and charges that you will have to pay are:

- Stamp Duty RM10.00.
- Service Tax is chargeable on the premium at the prevailing rate, where applicable
- Commission to the Insurance Agent - 10% of RM105 (annual premium less the MCO fee).

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

- **Importance of Disclosure**

Pursuant to Section 129 and Para 5 of Schedule 9 of Financial Service Act 2013 or any amendments thereof: you have a pre-contractual duty of disclosure and shall disclose all matters in this proposal form which you know or ought to know or reasonably expected to know which are relevant to the decision of the company to accept the risk or not and the rates and terms to be applied. Your duty of disclosure shall continue until the time the contract is entered into, varied or renewed.

- **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.

- **Limitation of Benefits**

All benefits provided in this policy are only payable in the event the insured person 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 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.

(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%
1 month	80%
2 month	70%
3 month	60%
4 month	50%
5 month	40%
6 month	30%
7 month	25%
8 month	20%
9 month	15%
11 month	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 organization's contact details to ensure that all correspondence reaches in a timely manner. You can write in / fax us at the address / fax number below.

10. Where can I get further information?

Should you require additional information about medical and health insurance, please refer to the insuranceinfo booklet on 'Medical & Health Insurance', available at all our branches or visit www.tuneprotect.com/my.

If you have any enquiries, please contact us at:

Tune Insurance Malaysia Berhad
Level 9, Wisma Tune, No 19, Lorong Dungun,
Damansara Heights, 50490 Kuala Lumpur

Telephone +60 3 2087 9000
Fax +60 3 2094 1366
Email enquiries@tuneinsurance.com



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 brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.