



FOREIGN
Worker
Malaysia



IMPORTANT NOTE

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

1. What is this product about?

This is a guarantee required by the Immigration Department from you as a security deposit for the employment of foreign workers (excluding Domestic Maid) under Regulation 21 of the Immigration Regulations.

2. What are the covers / benefits provided?

This insurance serves as a guarantee to the Immigration Department to cover the Repatriation Expenses in the event your worker is required by the authorities to be sent back to his/her country of origin during his/her course of stay in Malaysia. The circumstances could arise from:-

- Breach of Immigration Act.
- Your worker is caught involving in illegal and illicit activities such as drug, immoral work, etc.
- Our company goes into liquidation and is unable to provide the return passage for the worker.

3. How much do I need to insure?

The amount and the period of guarantee are pre-determined by the Immigration Department depending on the nationality of the worker.

4. How much premium do I have to pay?

The premium charged will vary depending on the nationality of your worker, and our underwriting requirement. A standard cover: (rate x guarantee amount x number of workers) subject to minimum premium of RM50.00.

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

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

- Commission paid to the insurance agent: 10% of premium
- Service Tax is chargeable on the premium at the prevailing rate, where applicable
- Stamp Duty of RM10.00

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 risks 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.

• Cash Before Cover

Full premium must be paid to us or our authorized agent before the effective date of the cover.

(The list above is non-exhaustive. Please refer to the policy contract for the full terms and conditions under this policy).

7. Can I cancel my policy?

- No, if the guarantee has already been lodged with the Immigration Department.
- Yes, if the guarantee is not lodged with the Immigration Department and the original copy of the guarantee is returned to us for cancellation. The premium shall be refunded less the stamp duty.

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 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.

9. Where can I get further information?

Should you require additional information about Foreign Workers Insurance Guarantee Insurance, you can contact us at any of our branches nationwide or your insurance intermediary.

Tune Insurance Malaysia Berhad

Level 9, Wisma Capital A, No 19, Lorong Dungun,

Damansara Heights, 50490 Kuala Lumpur

Telephone 1800 88 5753

Fax +603 2094 1366

Email hello.my@tuneprotect.com

10. Other types of similar insurance cover available?

- Foreign Workers Insurance Guarantee
- Foreign Workers Hospital & Surgical Scheme



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.