



# Berjaya Sampo Insurance Berhad

## FOREIGN WORKERS COMPENSATION SCHEME (FWCS)

### Product Disclosure Sheet

(Please read this Product Disclosure Sheet before you decide to take out this insurance. Be sure to also read the general terms and conditions.)

#### 1. What is this product about?

This insurance scheme is approved by the Ministry of Human Resources to cover all foreign workers against employment accidents 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 workers otherwise they are guilty of an offence and shall be liable, on conviction, to a fine not exceeding RM 20,000 or to imprisonment for a term not exceeding 2 years or to both.

#### 2. Who is eligible?

Eligible persons for insurance under this policy are those present and future full-time foreign worker employees of policyholder, between the ages of eighteen (18) to sixty (60), and possessed a valid working permit issued by the Labor Department.

#### 3. What are the covers/benefits provided?

This policy covers:-

##### *Section 1 – Workmen's Compensation Insurance*

This section covers your workmen against personal injury by accident or disease arising out of and in the course of employment with the following benefits:-

##### **Coverage**

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

##### **Benefits**

- Pays a maximum sum of RM 25,000
- Pays a maximum sum of RM 23,000 as per the First Schedule of the Workmen's Compensation Act.
- Pays in accordance with the First Schedule of the Workmen Compensation Act.
- Pays in accordance with Section 8(e) of the Workmen's Compensation Act.
- Pays in accordance with provisions of the Workmen's Compensation Act

##### *Section 2 – Repatriation Expenses*

This section indemnify you for the actual repatriation expenses incurred or RM 4,800 whichever is lesser, in the event your workman dies or suffers permanent total disablement.

##### *Section 3 – Personal Accident Insurance (Off-Work Hours)*

This section pays your insured workman for personal injury sustained in an accident which occurs outside the working hours, with the following benefits -

##### **Coverage**

- a) Death
- b) Permanent Disablement

##### **Benefits**

- Pays a maximum sum of RM 23,000
- Same as section 1 (b) as above



# Berjaya Sampo Insurance Berhad

#### 4. How much premium do I have to pay?

The premium is RM 72.00 per workman, inclusive of RM 5.00 service fee for each workman for the electronic link-up system provider (SPPA)

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

Type	Amount
Stamp Duty	RM 10.00 (per policy)
Goods and Service Tax (GST)	6% of the total premium plus service fee
Commission paid to the insurance intermediaries (if any)	10% of the total premium (included in the premium)

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

##### **DUTY OF DISCLOSURE**

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**

The Period of Insurance as specified in the Schedule is the period that your workmen are in your immediate employment. Cover will cease 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:-

- Report the accident immediately to the Labour Department.
- Give notice in writing within 10 days of the accident to us stating the circumstances of the accident and the nature of the injury.

Compensation payable as assessed by the Commissioner in accordance with the Act shall be paid within 7 days of receipt by the Company of such assessment

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



# Berjaya Sampo Insurance Berhad

## 7. What are the major exclusions under this policy

This policy does not cover:-

- a) Common Law Liability
- b) War, terrorism and nuclear risks
- c) Asbestosis
- d) Fines, penalties, punitive damages awarded by a court of law.

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

## 8. Can I cancel my policy?

You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium based on the conditions as stated in the policy contract.

## 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 to ensure that all correspondences reach you in a timely manner.

## 10. Where can I get further information?

If you have any enquiries, please contact us at:-

**Customer Service Centre**  
**Berjaya Sampo Insurance Berhad** (62605-U)  
Lot G 027G, Ground Floor  
Podium Block, Plaza Berjaya  
12, Jalan Imbi  
55100 Kuala Lumpur  
Tel : 03-21172118 / 03-21413323  
Fax : 03-21424730  
Toll Free No. : 1-800-889-933  
Email : [info@berjayasompo.com.my](mailto:info@berjayasompo.com.my)  
Website : [www.berjayasompo.com.my](http://www.berjayasompo.com.my)

### **IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT OUR 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.

The information provided in this disclosure sheet is valid as at 01<sup>st</sup> April 2015