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| <b>PRODUCT DISCLOSURE SHEET</b><br><br><b>Dear Customer,</b><br>This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your foreign worker insurance guarantee. | <br>A PIDM Member |
| Other customers have read this PDS and found it helpful, <b>you should read it too.</b>                                                                                                              | Date: 1/7/2026                                                                                      |

### 1. What is Foreign Worker Insurance Guarantee (FWIG)?

The Foreign Worker Insurance Guarantee 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. Know Your Coverage

**As an illustration, for RM75.00 on 18-month guarantee** (inclusive of service tax and stamp duty), you will receive the following **coverage**:

| This policy <b>covers</b> :                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | This policy <b>excludes*</b> :                                                                                         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>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.</li> <li>The circumstances could arise when certain situation happen, such as: -               <ul style="list-style-type: none"> <li>Breach of Immigration Act.</li> <li>If the worker gets married or become pregnant during her stay.</li> <li>If the worker remains in Malaysia after the expiry of their permit or visa.</li> <li>If the employer fails to provide air passage for the worker to return to their country of origin upon expiry of the permit or visa.</li> <li>If the employer fails to cover the cost of transporting the worker's mortal remains to their country of origin.</li> <li>If the employer refuses to pay the worker's salary.</li> <li>If the employer is involved in illegal and illicit activities, such as drugs, immoral work, and others.</li> <li>If the worker engages in any of employment (paid or unpaid), business or any occupation or activity detrimental to the security and well-being of Malaysia.</li> </ul> </li> </ul> | Any claim arising or not related to the stated reasons under Regulations 21 of the Immigration Department of Malaysia. |
| The duration of coverage is depending on the Immigration Work Permit period, and the standard duration coverage is (18) months.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                        |

**\*Note:** The list is **non exhaustive**. You should refer to the policy for the full list of terms and conditions.

| If you have any questions or require assistance on your foreign worker insurance guarantee, you can:                    |                                                                                                                                                                                                                                                  |                                                                                                                                                                                    |                                                                                                               |
|-------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| <br><br>Call us at:<br>1-800-88-5753 | <br><br>Visit us at:<br><a href="https://www.tuneprotect.com/my/corporate/malaysia/products/">https://www.tuneprotect.com/my/corporate/malaysia/products/</a> | <br><br>Email us at:<br><a href="mailto:hello.my@tuneprotect.com">hello.my@tuneprotect.com</a> | <br><br>Scan the QR Code |

### 3. Know Your Obligations

**As an illustration, for this foreign worker insurance guarantee, you must pay a premium of:**

| Standard Cover |                                                                                                                                                                                                                                                                                       |
|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                | Worker's Nationality: Bangladeshi<br>Amount Guarantee: RM500.00 per worker<br>Duration Guarantee: 18 months<br>Number of workers: 10 workers<br>Basic Rate: 1.00% of guarantee amount<br>Total Premium: (500.00 x 10) x 1.00% x 18/12<br><b>Gross Premium: RM75.00 for 18 months.</b> |

#### 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  
**T:** 1800 88 5753 **W:** [tuneprotect.com](http://tuneprotect.com)

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|----------------------------------------------------------------------------------------------------|-----------------------------------------|
| Total Premium you must pay (excluding Stamp Duty & relevant tax, if applicable) is <b>RM 75.00</b> |                                         |
| <b>You also have to pay the following fees and charges:</b>                                        |                                         |
| Stamp Duty                                                                                         | RM 10.00                                |
| Commission                                                                                         | <b>10%</b> of premium or <b>RM 7.50</b> |
| Service Tax                                                                                        | <b>8%</b> of premium or <b>RM 6.00</b>  |

#### 4. Other Key Terms

- You must ensure that the particulars of the foreign workers are fully completed and correct
- An Insurance Guarantee is issued in the specific name or company as approved by Immigration Department.
- You must inform the agent or us in writing on any inclusion and deletion of workers or any material changes during the policy period so that the necessary amendments are endorsed to your policy.
- Your policy is subject to Cash Before Cover. Full premium must be paid before the effective date of the cover.

**Note:** This list is **non exhaustive**. You should refer to the policy for the full list of terms and conditions.



#### Can I cancel my policy/certificate?

- 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.
- No, if the guarantee has already been lodged with the Immigration Department.

**Note:**

- You should read our privacy policy <https://www.tuneprotect.com/privacy-policy>
- You must inform us of any changes in your contact details to ensure all correspondence reaches you in a timely manner.
- You may refer to the insuranceinfo booklet or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my) or contact us if you require additional information about foreign worker insurance.
- You should satisfy that this policy will best serve your needs. You should read the insurance policy and contact us for more information.
- The information provided in this disclosure sheet is a summary for quick and easy reference to help you better understand the product you are about to purchase. You are advised to read the policy wording for the exact terms, conditions and exclusions.

*Tune Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.*

*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](http://www.pidm.gov.my)).*

Name of Agent: Sample

Address of Agent: Sample

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