



**FOREIGN Workers**  
Malaysia

Provides 24-hour insurance coverage for foreign workers, in addition to the compulsory insurance protection required under Social Security Organisation (SOCSO) and their employer.

## Product Highlights



Compensates the insured person in the event an employment injury or non-employment injury is sustained due to accidental causes, on a 24-hour basis.



Medical Expenses due to accidents – Coverage for private clinics/hospitals included.



High Repatriation Expenses – Coverage up to RM 10,000.



Extension for Loss of Levy due to Disappearance.



Extension for Covid benefits on Bereavement Allowance and Daily Hospital Allowance.



### What is covered?

- Accidental Death and Permanent Disablement.
- Medical and Surgical Expenses
- Repatriation Expenses
- Loss of Levy due to Disappearance of Workers (Optional)
- Bereavement Allowance due to COVID (Optional)
- Daily Hospital Allowance due to COVID (Optional)



### What is not covered?

- War, terrorism and civil war.
- Unlawful act, suicide and intentional self-injury.
- Flying or travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft on a scheduled route.
- Influence of alcohol or of drugs not prescribed by a registered medical practitioner.
- Dangerous sport activities such as mountaineering, diving, motor-racing, etc.



### Who is Eligible?

- Present and future full-time foreign workers of the Policyholder, who are actively engaged at their usual work.
- Between the ages of 18 and 65 years old.



### Conditions to be aware of?

- Duration of cover is one (1) year. You will need to renew the insurance policy annually.
- You must ensure that the particulars of the foreign workers are fully completed and correct.
- If an accident occurs, you are required to notify us within 30 days and submit your claim with the required documents within 14 days after notification.



### Loss of Levy due to Disappearance of Workers

The benefit granted shall not be payable for claims occurring on the 13th month or for insurance coverage taken up 30 days after the arrival of the Insured Person into Malaysia or from the date of issuance of the Permit by the Malaysian Immigration Dept, of the Insured Person.

*Disclaimer: Please refer to the Policy Wording for full details.*

