



FOREIGN Workers
Malaysia

KEEP YOUR WORKERS SAFE & SOUND

Comprehensive coverage for
foreign workers

*Perlindungan komprehensif
untuk pekerja asing*

Tune Protect adalah Ahli PIDM



AS LOW AS 15 SEN A DAY

FOREIGN WORKERS INSURANCE GUARANTEE (FWIG)

This is a guarantee required by the Immigration Department of Malaysia from the Employer as a security deposit for foreign workers under the Immigration Regulations.

DESCRIPTION OF BENEFITS

This insurance serve as a guarantee to the Director General of Immigration Department of Malaysia in the event any foreign workers of the policyholders are required by the authorities to be sent back to their home countries during the course of their stay in Malaysia.

PREMIUM

- The total premium that you have to pay varies depending on Tune's underwriting requirements and the nationality of the worker.
- A minimum premium of RM 50.00 will be charged for each Guarantee

Premium is subject to 6% Service Tax (SST) and RM10 Stamp Duty

HIGH SUM INSURED

FOR ACCIDENTAL DEATH & PERMANENT DISABLEMENT COVERAGE

EXTENSION

FOR LOSS OF LEVY DUE TO DISAPPEARANCE

FOREIGN WORKERS PA

The Foreign Workers PA is specially designed to provide 24-hours insurance coverage to foreign workers, in addition to the compulsory insurance protection required under Social Security Organisation (SOCSO).

SCHEDULE OF BENEFITS

SUM INSURED

1	Accidental Death	RM30,000
2	Permanent Disablement	RM30,000
3	Medical and Surgical Expenses (aggregate limit per worker)	Up to RM1,500
4	Repatriation Expenses	Up to RM10,000
5	Loss of Levy due to Disappearance of Workers (optional benefit)	Up to RM2,500
6	Bereavement Allowance due to COVID (optional benefit)	RM10,000
7	Daily Hospital Allowance due to COVID (optional benefit)	RM50 up to 14 days

Benefit 1 to Benefit 4 (per worker)	RM50
Benefit 5 (per worker) - Optional Benefit	RM50
Benefit 6 to Benefit 7 (per worker) - Optional Benefit	RM30

Premium is subject to 6% Service Tax (SST) and RM10 Stamp Duty

EXCLUSIONS

This Foreign Workers PA policy does not cover:

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

CONDITIONS

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.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

HOSPITALISATION AND SURGICAL SCHEME FOR FOREIGN WORKERS

This is a mandatory insurance scheme designed to reduce the financial burden of the employers in the event their foreign workers are admitted to hospital due to accident or illness.

DESCRIPTION OF BENEFIT	AMOUNT
1(a) Daily Hospital Room & Board (Max. up to 30 days)	As charged in accordance to charges consistent with Third (3rd) Class Room & Board to a maximum of RM160.00 per day in a Non-Corporatized Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) (Cost of Services) order 2014 and/or its subsequent amendments.
1(b) Intensive Care Unit (ICU) (Max. up to 15 days)	
2 Hospital Supplies and Services	
3 Operating Theatre	
4 Surgical Fees (Excluding organ transplantation)	
5 Anesthetist Fees	
6 In-Hospital Physician Visits (Max. up to 30 days)	
7 In-Hospital Specialist Consultation Visits (Max. up to 30 days)	
8 Ambulance Fees / Medical Report Fees	
Maximum Overall Annual Limit (Item 1 to 8)	RM20,000
ANNUAL PREMIUM PER WORKER	RM120

Premium is subject to 6% Service Tax (SST) and RM 10 Stamp Duty

EXCLUSIONS

These exclusions are applicable for Hospitalisation and Surgical Scheme for Foreign Workers only. This policy does not cover any hospitalization surgery or charges caused by any one of the following occurrences:

- 1 Pre-existing conditions unless the Insured Person passes the medical examination as confirmed by FOMEMA Sdn. Bhd. (FOMEMA) within thirty (30) days from the Insured Person's arrival to Malaysia
- 2 Plastic / Cosmetic Surgery
- 3 Dental treatment or oral surgery
- 4 Treatment or surgical operation for congenital abnormalities or deformities
- 5 Pregnancy or miscarriage
- 6 Treatment which is not Medically Necessary
- 7 Suicide or self-inflicted injury while sane or insane
- 8 Accidental injuries or illnesses arising from racing or hazardous sports
- 9 Cardiovascular diseases and all cancers occurring within the first one hundred and twenty (120) days from commencement of the coverage of the Insured Person

Note: The list above is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy

IMPORTANT NOTES

This brochure is not a Contract of Insurance. The descriptions of cover are a brief summary for quick and easy reference. The precise terms and conditions that apply are stated in the policy contract.

In the event of a conflict between the English and the translated versions of this brochure, the English versions shall prevail.

ELIGIBILITY

- Present and future full-time foreign worker employees of policyholder.

For further information, contact our friendly Tune Protect agent today!

SERENDAH 15 SEN SEHARI

JAMINAN INSURANS PEKERJA ASING

Jaminan Insurans Pekerja Asing merupakan surat jaminan yang diwajibkan oleh Jabatan Imigresen Malaysia daripada majikan sebagai cagaran untuk pekerja-pekerja asing di bawah Peraturan Imigresen.

MANFAAT

Insurans ini akan berfungsi sebagai satu jaminan kepada Ketua Pengarah Jabatan Imigresen sekiranya mana-mana pekerja asing dihantar pulang semasa berada di Malaysia.

PREMIUM

- Jumlah premium yang dikenakan berbeza-beza bergantung kepada kriteria-kriteria pengunderaitan Tune dan kewarganegaraan perkerja asing tersebut.
- Premium minimum sebanyak RM50.00 akan dikenakan bagi setiap jaminan

Premium tertakluk kepada 6% Cukai Perkhidmatan dan Duti Setem RM10

JUMLAH DIINSURANSKAN

YANG TINGGI UNTUK MANFAAT KEMATIAN AKIBAT KEMALANGAN DAN KEHILANGUPAYAAN KEKAL

MANFAAT PILIHAN

UNTUK KERUGIAN LEVI ATAS SEBAB KEHILANGAN

PA PEKERJA ASING

PA Pekerja Asing ini direka khas untuk memberikan perlindungan insurans selama 24 jam kepada pekerja-pekerja asing, sebagai tambahan kepada perlindungan insurans wajib yang diperlukan di bawah Pertubuhan Keselamatan Sosial (PERKESO).

MANFAAT

JUMLAH YANG DIINSURANSKAN

1	Kematian Akibat Kemalangan	RM30,000
2	Kehilangupayaan Kekal	RM30,000
3	Perbelanjaan Perubatan dan Pembedahan (had agregat bagi setiap pekerja)	Sehingga RM1,500
4	Perbelanjaan Penghantaran Balik	Sehingga RM10,000
5	Kerugian Levi akibat dari kehilangan pekerja (manfaat pilihan)	Sehingga RM2,500
6	Elaun Khairat Kematian akibat COVID (manfaat pilihan)	Sehingga RM2,500
7	Pembelanjaan Perubatan Elaun Harian akibat COVID (manfaat pilihan)	Sehingga RM2,500

Manfaat 1 hingga Manfaat 4 (bagi setiap pekerja)	RM50
Manfaat 5 (bagi setiap pekerja) - manfaat pilihan	RM50
Manfaat 6 hingga Manfaat 7 (bagi setiap pekerja) - manfaat pilihan	RM90

Premium tertakluk kepada 6% Cukai Perkhidmatan dan Duti Setem RM10

PENGECUALIAN

Polisi PA Pekerja Asing ini tidak merangkumi:

- a. *Liabiliti undang-undang biasa*
- b. *Perang, keganasan dan perang saudara*
- c. *Tindakan menyalahi undang-undang, bunuh diri dan mencederakan diri sendiri dengan sengaja*
- d. *Terbang atau mengembara di dalam pesawat melainkan sebagai penumpang yang membayar tambang dalam pesawat komersil berlesen mengikut laluan yang dijadualkan.*
- e. *Pengaruh alkohol atau dadah yang tidak dipreskripsi oleh pengamal perubatan berdaftar.*
- f. *Aktiviti sukan berbahaya seperti mendaki gunung, menyelam, lumba motor, dan lain-lain.*

SYARAT

Kehilangan Levi akibat Kehilangan Pekerja

Manfaat yang diberikan tidak akan dibayar untuk tuntutan yang berlaku pada bulan ke-13 atau untuk perlindungan insurans yang diambil 30 hari selepas ketibaan Orang Yang Diinsuranskan ke Malaysia atau dari tarikh pengeluaran Permit oleh Jabatan Imigresen Malaysia, Orang Yang Diinsuranskan.

Nota: Senarai ini adalah tidak menyeluruh. Sila rujuk kontrak polisi untuk senarai penuh pengecualian di bawah dasar ini.

SKIM KEMASUKAN HOSPITAL DAN PEMBEDAHAN PEKERJA ASING

Ini adalah skim insurans mandatori direka untuk mengurangkan beban kewangan pihak majikan ke atas pekerja asing sekiranya pekerja asing tersebut dimasukkan ke hospital disebabkan oleh kemalangan ataupun penyakit

MANFAAT

AMAUN

1(a)	Bilik Hospital & Makanan Harian (Mak. sehingga 30 hari)	Bayaran yang dikenakan mengikut bayaran yang selaras dengan Bilik dan Makanan Harian Kelas Ketiga (ke-3) sehingga maksimum RM 160.00 sehari di Hospital
1(b)	Unit Rawatan Rapi (Mak. sehingga 15 hari)	Kerajaan Malaysia bukan Korporat mengikut Akta Fi 1951, Perintah Fi (Perubatan) (Kos Perkhidmatan) 2014
2	Bekalan dan Khidmat Hospital	dan/atau pindaan yang seterusnya.
3	Bilik Bedah	
4	Bayaran Pembedahan (Tidak merangkumi pemindahan organ)	
5	Bayaran Pakar Bius	
6	Lawatan Doktor dalam Hospital (Mak. sehingga 30 hari)	
7	Lawatan Pakar Perubatan dalam Hospital (Mak. sehingga 30 hari)	
8	Bayaran Ambulans / Bayaran Laporan Perubatan	

Had Tahunan Keseluruhan Maksimum (Perkara 1 hingga 8)

RM20,000

PREMIUM TAHUNAN SETIAP PEKERJA

RM120

Premium tertakluk kepada 6% Cukai Perkhidmatan dan Duti Setem RM10

PENGECUALIAN

Pengecualian ini hanya untuk Skim Kemasukan Hospital Dan Pembedahan Pekerja Asing (SKHPPA) sahaja. Polisi ini tidak melindungi apa-apa penghospitalan, pembedahan atau bayaran yang disebabkan:

- 1 *Penyakit Sedia Ada kecuali Orang Yang Diinsuranskan telah lulus pemeriksaan perubatan dan disahkan oleh Fomema Sdn. Bhd. (FOMEMA) dalam masa tiga puluh (30) hari ketibaan ke Malaysia*
- 2 *Pembedahan Plastik/ Kosmetik*
- 3 *Rawatan pergigian atau pembedahan oral*
- 4 *Rawatan atau operasi pembedahan untuk keabnormalan atau kecacatan kongenital termasuk keturunan*
- 5 *Kehamilan atau keguguran*
- 6 *Rawatan yang tidak perlu dari segi perubatan*
- 7 *Bunuh diri, percubaan bunuh diri yang disengajakan ketika siuman atau tidak siuman*
- 8 *Sakit atau kecederaan yang timbul daripada apa-apa jenis perlumbaan atau sukan berbahaya*
- 9 *Penyakit Kardiovaskular & semua jenis kanser yang wujud dalam tempoh 120 hari pertama Insurans bagi Orang Yang Diinsuranskan*

Nota: Senarai di atas tidak lengkap. Sila rujuk kontrak polisi untuk senarai penuh pengecualian di bawah polisi ini

NOTA PENTING

Risalah ini bukan Kontrak Insurans. Penerangan perlindungan ini adalah ringkasan untuk rujukan yang cepat dan mudah. Terma dan syarat tepat yang digunakan dinyatakan dalam kontrak polisi.

Sekiranya berlaku peranggahan di antara versi Bahasa Inggeris dan versi terjemahan brosur ini, versi Bahasa Inggeris akan diguna pakai.

KELAYAKAN MEMOHON

- Pekerja asing yang bekerja pada masa sekarang / masa hadapan secara sepenuh masa dengan pemegang polisi.

Untuk maklumat lanjut, sila hubungi agen Tune Protect kami!



Brought to you by **TUNE PROTECT MALAYSIA**

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