

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to participate in the Foreign Worker Hospitalization and Surgical Scheme.

Please be sure to also read the general terms and conditions.



1. What is this scheme about?

Foreign Worker Hospitalisation and Surgical Scheme is a yearly renewable hospital and surgical takaful scheme designed to reduce the financial burden of the employers of foreign workers in the event of hospital admission of their foreign workers to a non-corporatised Malaysian Government Hospital due to an accident or illness.

2. What are the Shariah concepts applicable?

This scheme applies the Shariah concepts of Wakalah and Tabarru'.

Wakalah is a contract where the participant appoints the takaful operator to carry out transactions on behalf of the participant to invest and manage the contribution in the General Takaful Fund (hereinafter referred to as "GTF") in accordance with the Shariah. As a return, the participant allows the takaful operator to deduct a certain amount as a wakalah fee for the services rendered.

Contribution less wakalah fee will be credited to the GTF as Tabarru' (a.k.a. cost of insurance in conventional insurance).

Tabarru' means a donation for the purpose of which is not commercial and is used to help other participants in times of misfortune for the purposes of solidarity, brotherhood and cooperation among participants.

Any surplus arising from the GTF will be shared and allocated between the GTF and Syarikat Takaful Malaysia Am Berhad (the Company) in accordance with the proportions of:

- (a) 50% of the surplus will be allocated to the GTF, which will be declared and distributed to the eligible participants in the form of Cash Back; and
- (b) 50% of the surplus will be allocated to the Company.

The surplus arising from the GTF is not guaranteed and will be based on Our actual claims experience and will first be applied to settle any Qardh owing to Us.

The entitlement, declaration and amount of Cash Back shall be determined and distributed at the Company's sole and absolute discretion. Cash back (if any) will only be payable to the eligible participants provided no claims have been made and no benefits have been received during the current Period of Takaful.

3. What are the covers / benefits provided?

This scheme covers:

Item	Benefits	Amount (RM)
1 (a)	Daily Hospital Room and Board (Maximum up to 30 days)	As charged in accordance to charges consistent with Third (3rd) Class Room and Board to a maximum of RM160.00 per day in a non-corporatised Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) Order 1982.
1 (b)	Intensive Care Unit (ICU) (Maximum up to 15 days)	
2	Hospital Supplies and Services	
3	Operating Theatre	
4	Surgical Fees (Exclude organ transplantation)	
5	Anesthetist Fees	
6	In-Hospital Physician Visits (Maximum up to 30 days)	
7	In-Hospital Specialist Consultation Visits (Maximum up to 30 days)	
8	Ambulance Fees or Medical Report Fees	
Maximum Overall Annual Limit (Items 1-8) per person covered		RM 20,000.00

Note:

- 1) Duration of cover is for one year. You need to renew your certificate annually.
- 2) This is only a brief summary for quick and easy reference. Refer to the certificate for precise terms and conditions.

4. How much contribution do I have to pay?

The annual contribution is RM120.00 per foreign worker covered inclusive of all fees. The renewal contribution is not guaranteed and may be subject to adjustments with approval by the relevant authorities taking into consideration the loss ratio and any other factors which may materially affect the sustainability of the scheme.

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

Type	Amount
Wakalah Fees	65% of contribution of which: <ul style="list-style-type: none"> - Commission – 8.75% - Managed Care Organisation fees – 12.50% - Other expenses – 43.75%
Stamp Duty	RM10.00
Service Tax	6% of the contribution paid

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

Some of the key terms and conditions that you should be aware of are:

▪ **Duty of disclosure**

Non-Consumer Takaful Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this takaful 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 takaful, refusal or reduction of your claim(s), change of terms or termination of your contract of takaful. The above duty of disclosure shall continue until the time your contract of takaful 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 takaful has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this takaful) is inaccurate or has changed.

- **Geographical Territory** - all benefits provided in the certificate are applicable within Malaysia only for twenty-four (24) hours a day. Cover ceases from the time the covered person leaves Malaysia and resumes upon his/her return to Malaysia.
- **Limitation of Benefits** - all benefits provided in the certificate are only payable in the event the covered person is confined in a non-corporatized Malaysian Government Hospital.
- **Grace Period** - This is a cash before cover scheme. Notwithstanding the cash before cover condition, a Grace Period of fourteen (14) days from its due date will be allowed for payment of each contribution after the first certificate year. During such fourteen (14) days, the Company shall remain liable thereunder if by the last of such days, the contribution is actually paid. If any contribution is not paid in respect of the takaful certificate after the end of the Grace Period, the certificate shall be terminated accordingly.
- **Eligibility** – Present and future full-time foreign worker employees of employer, from the age of eighteen (18) to sixty (60) years, who are actively engaged in their usual work on the date the persons are eligible to join this scheme.

7. What are the major exclusions under this scheme?

This Scheme does not cover certain losses, such as:

- i) Plastic/Cosmetic surgery
- ii) Dental treatment or oral surgery
- iii) Treatment or surgical operation for congenital abnormalities or deformities
- iv) Pregnancy or miscarriage or childbirth
- v) Treatment which is not medically necessary
- vi) Suicide or self-inflicted injury while sane or insane
- vii) Accidental injuries or illnesses arising from racing or hazardous sports
- viii) Specified illness occurring within the first one hundred and twenty (120) days of continuous cover of the covered person
- ix) Pre-existing illness unless the covered person passes the medical examination as confirmed by FOMEMA Sdn Bhd (FOMEMA) within thirty (30) days from the covered person's arrival to Malaysia.
- x) Whilst committing any unlawful act
- xi) Nuclear related risks
- xii) Any other events prohibited by Shariah principles

Note:

This list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions under this scheme.

8. Can I cancel my certificate?
You may cancel your certificate at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the contribution provided you have not made any claim.
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?
<p>Should you require additional information about the Foreign Worker Hospitalization and Surgical Scheme, you can contact us or any of our branches or from our agent or you may refer to the <i>insuranceinfo</i> booklet on 'Medical & Health Takaful', available at all our branches or visit www.insuranceinfo.com.my</p> <p>If you have any enquiries, please contact:</p> <p>Customer Service Unit (CSU) Syarikat Takaful Malaysia Am Berhad (1246486-D) Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur. P.O. Box 11483, 50746 Kuala Lumpur. Tel: 1-300 88 252 385 Fax: 603 - 2274 0237 E-mail : csu@takaful-malaysia.com.my Website: takaful-malaysia.com.my</p>
11. Other types of similar cover available.
Please refer to our branches or agents for other similar types of cover available

IMPORTANT NOTE:

YOU SHOULD READ AND UNDERSTAND THIS SCHEME AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

Syarikat Takaful Malaysia Am Berhad is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 1 September 2018.