

<b>PRODUCT DISCLOSURE SHEET – FOREIGN WORKERS INSURANCE GUARANTEE</b> (Please read this Product Disclosure Sheet before you decide to take out a Foreign Workers Insurance Guarantee. Be sure to also read the general terms and conditions stated in the policy).	<b>Our Ref : 01/03/2024</b> Name of Financial Service Provider: <b>Liberty General Insurance Berhad</b> <b>Formerly known as AmGeneral Insurance Berhad</b>  Name of Product: <b>Foreign Workers Insurance Guarantee</b> Date:
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### Non-Consumer Insurance Contract

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 the 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 this Proposal Form is inaccurate or has changed.

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

You need to lodge this guarantee to the Immigration Department upon applying or renewing work permit for your foreign workers. The guarantee amount is determined based on nationality of the worker by Immigration Department. You can check with the Immigration Department or the agent.

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

This insurance guarantee will serve as a guarantee to the Immigration Department to cover repatriation expenses in the event your worker is required by the authorities to be sent back to their country of origin during their stay in Malaysia.

The circumstances could arise from:

- Immigration law violations;
- Your employee caught engaging in illegal activities and prohibited drugs, immorality employment, etc.;
- Your company is dissolved and cannot afford to provide routes back to employees.

Duration for cover is set by Immigration Department, depending on the work permit, either 12 months, 18 months or 26 months. You need to purchase a new guarantee upon renewing your worker's permit.

The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

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

The total premium that you have to pay vary depending on our underwriting requirements and subject to minimum premium of RM50.00 per insurance guarantee issued.

<b>Insurance guarantee (based on worker's nationalities X total number of workers)</b>	RM
<b>Rate applicable</b>	RM
<b>Total premium that you have to pay is</b>	RM

**Note : Minimum Premium stated is before the Service Tax at the prevailing rate as imposed by the Government of Malaysia and excludes Stamp Duty of RM10.00. Premium payable will depend on the duration of cover required.**

#### Guarantee Amount (per worker) based on Nationality.

NATIONALITY	GUARANTEE AMOUNT (RM) (Per Worker)	NATIONALITY	GUARANTEE AMOUNT (RM) (Per Worker)
Bangladesh	500	Nepal	750
Canada	1,500	Pakistan	750
China	1,500	Philippine	1,000
Hong Kong	500	Sri Lanka	750
India	750	Taiwan	1,000
Indonesia	250	Thailand	250
Myanmar	750	Vietnam	1,500
Turkmenistan	1,500	Uzbekistan	1,500
Kazakhstan	1,500	Laos	1,500
Cambodia	250		

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

The fees and charges that you will have to pay are:

Type	Amount
Commission paid to the insurance agent	10%
Stamp Duty	RM10.00 per policy
Stamping Fee	RM10.00 per indemnity
Service Tax	Subject to the prevailing rate as imposed by the Government of Malaysia

**5. 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:

- a) **Duty of disclosure** - You must disclose all the material facts which you know or ought to know which would affect our underwriting consideration of your proposal.
- b) You must ensure that the particulars of your foreign workers are fully completed and correct.
- c) You must inform us the immigration office which you are applying for the work permit.

**6. Can I cancel my policy and how do I cancel it?**

No, if the insurance guarantee has already been lodged to the Immigration Department.

Yes, if the policy is not lodged with the Immigration Department and the original insurance guarantee is returned to us for cancellation, the premium shall be refunded less the stamp duty.

**7. What do I need to do if there are changes to my contact/personal 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.

**8. Where can I get further information?**

Should you require additional information about Foreign Workers Insurance Guarantee or any other type of insurance products, you may contact us directly or any of our branches or your insurance agent at your convenience. Alternatively, you may visit our website at [www.libertyinsurance.com.my](http://www.libertyinsurance.com.my).

If you have any enquiries, please contact us at:

**Liberty General Insurance Berhad**  
*Formerly known as AmGeneral Insurance Berhad*  
 Liberty Insurance Tower,  
 CT9, Pavilion Damansara Heights,  
 3 Jalan Damanlela, Pusat Bandar Damansara,  
 50490 Kuala Lumpur  
 Tel. No.: 03-2619 9000 (G/L) or 1-300-888-990  
 E-mail: [customer@libertyinsurance.com.my](mailto:customer@libertyinsurance.com.my)  
 Website: [www.libertyinsurance.com.my](http://www.libertyinsurance.com.my)

**9. Other type of Foreign Workers Insurance Coverage available**

Other types of foreign workers insurance available are as follows:

- Foreign Workers Compensation Scheme (FWCS)
- Foreign Workers Hospitalisation Scheme (FWHS)

**IMPORTANT NOTE:**

**THE INFORMATION PROVIDED IN THIS DISCLOSURE SHEET IS A BRIEF SUMMARY FOR QUICK REFERENCE. THE EXACT TERMS AND CONDITIONS THAT APPLY ARE STATED IN THE POLICY CONTRACT. YOU MUST SATISFY YOURSELF THAT THIS POLICY WOULD BE THE BEST TO MEET YOUR REQUIREMENTS. YOU MUST READ AND UNDERSTAND THIS POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at March, 2024.