

Product Disclosure Sheet

Foreign Workers Hospitalization & Surgical Insurance (SKHPPA)

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to [PIDM's TIPS brochure](#) or contact [Chubb Insurance Malaysia Berhad](#) or PIDM (visit www.pidm.gov.my).

Dear Customer,

This Product Disclosure Sheet (PDS) provides You with key information on your medical and health insurance.

Other customers have read this PDS and found it helpful; **You should read it too.**

1. What is Foreign Workers Hospitalization & Surgical Insurance (SKHPPA)?

Foreign Workers Hospitalization & Surgical Insurance (SKHPPA) is a yearly hospital and surgical insurance scheme designed to reduce the financial burden of the employer of foreign workers in the event of hospital admission of their foreign workers ("**Insured Person**") to a Non-Corporatised Malaysian Government Hospital due to an accident or illness.

2. Know Your Coverage

As an illustration, for **RM105.00** per Insured Person annually You will receive the following **coverage**:

Coverage		RM20,000 overall annual limit per Insured Person
1(a)	Daily Hospital Room & 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 (Maximum up to 15 days)	
2	Hospital Supplies & Services	
3	Operating Theatre	
4	Surgical fess	
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/Medical Report Fees	
Note: Please read your policy contract for details on the covered items		
Your medical and health insurance excludes : <ul style="list-style-type: none"> • Pre-existing illness (waived if FOMEMA medical exam passed within 30 days of arrival in Malaysia) • Specified illnesses within first 120 days of cover • Cosmetic/plastic surgery, circumcision, eye exams, glasses, vision correction surgery, prosthetics, hearing aids, pacemakers • Dental treatment (except for accidental injury to sound natural teeth during insurance period) • Private nursing, rest cures, illegal drugs, intoxication, sterilization, venereal disease, AIDS/HIV, diseases requiring quarantine • Congenital or hereditary conditions • Pregnancy, childbirth, miscarriage, abortion, infertility, impotence, sterilization • Hospitalization for investigation, general exams, non-medically necessary or preventive treatments, weight control • Suicide or self-inflicted injury • War, terrorism, armed forces, strikes, riots, civil commotion • Nuclear/radioactive contamination • Organ donation/acquisition costs • Sleep/snoring disorders, hormone replacement, alternative therapies (e.g., chiropractic, acupuncture, massage) • Expenses covered by other insurance or Workman's Compensation • Mental/nervous disorders • Non-medical services (TV, phone, admission kits, etc.) • Racing (except foot), hazardous/professional/illegal sports 		

- Private flying (except as fare-paying passenger on licensed airlines)
- Sex change expenses

If you have any questions or require assistance on your medical and health insurance, You can:

Call us at: 603-2058 3000

Visit us at: [Foreign Workers Hospitalisation and Surgical Scheme Insurance in Malaysia - Chubb](#)

Contact us online at: <https://www.chubb.com/my-en/contact-us/product-enquiry.html>

Email us at: Inquiries.MY@chubb.com

3. Know Your Obligations

Premium	RM 105.00 annually
Duration: until age of 60 years	
You also have to pay the following fees and charges:	
Stamp duty	RM 10.00 (exempted for individual policyholder)
Commission	10% of premium or RM 10.50 (included in the premium)
Service tax	8% of premium or RM8.40
Third Party Administrator Fee	RM15.00

4. Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- Your coverage will only start on the effective date of the policy, except for cardiovascular disease and all types of cancers suffered by the foreign worker, which will be covered only after 120 days from the effective date.
- This policy applies to your present and future full-time foreign worker employees, from the age of 18 to 60, who are actively engaged at their usual work on the date the persons are eligible to join this policy.
- Geographical Territory – All benefits provided in this policy are applicable within Malaysia only for twenty-four (24) hours a day. Cover ceases from the time the foreign worker leaves Malaysia and resumes upon his/her return to Malaysia.
- Grace Period – This is a Cash Before Cover policy. Notwithstanding the Cash Before Cover condition, a Grace Period of fourteen (14) days from its due date will be allowed for payment of each premium after the first policy year. During such fourteen (14) days, we shall remain liable there under if by the last of such days, the premium is actually paid. If any premium is not paid in respect of this policy contract before the end of the Grace Period, this policy contract shall be deemed as terminated at the expiry date of this policy.

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

5. Can I cancel my Policy?

Yes. You may cancel your policy by giving a written notice to us and provided that no claims have been made during the current policy year, you shall be entitled to a refund of premium as follow:

Period Not Exceeding	Refund of Annual Premium (%)
15 days	90%
1 months	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceeding 11 months	No refund