

**PRODUCT DISCLOSURE SHEET
LEMBARAN PENDEDAHAN PRODUK**



Please read this Product Disclosure Sheet before you decide to take out the *Foreign Workers Insurance Guarantee (FWIG)*.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

Sila baca Lembaran Pendedahan Produk ini sebelum anda memutuskan untuk menyertai Jaminan Insurans Pekerja Asing (FWIG).

Maklumat yang diberikan didalam lembaran pendedahan ini adalah ringkasan dan sebagai rujukan Istilah yang tepat dan syarat yang termaktub ada dinyatakan dalam kontrak polisi

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*Foreign Workers Insurance Guarantee (FWIG).
Jaminan Insurans Pekerja Asing*

01 February 2021

1. What is this product about?

Apakah produk ini?

This guarantee is required by the Immigration Department from an Employer under Regulation 21 of the Immigration Regulations. It guarantees to pay the Director General of Immigration of Malaysian up to a maximum aggregate sum of the guarantee value, in the event that anyone of foreign workers be repatriated in the course of stay in Malaysia.

Jaminan ini diperlukan oleh Jabatan Imigresen dari Majikan di bawah Peraturan 21 Peraturan Imigresen. Ia menjamin untuk membayar Ketua Pengarah Imigresen Malaysia hingga jumlah agregat maksimum nilai jaminan, sekiranya ada pekerja asing dihantar pulang semasa tinggal di Malaysia.

2. Who is eligible?

Siapakah yang layak?

Eligible persons for insurance under this policy are 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.

Orang yang layak mendapat insurans di bawah polisi ini adalah pekerja asing sepenuh masa, dari usia 18 hingga 60 tahun, yang masih bekerja pada tarikh tersebut layak untuk menyertai polisi ini.

3. What are the covers / benefits provided?

Apakah perlindungan atau manfaat yang ditawarkan?

Foreign Workers Insurance Guarantee (FWIG) is a guarantee required by the Malaysian Immigration Department from employers as a security deposit for the employment of foreign workers in Malaysia. FWIG guarantees to cover repatriation expenses in the event where your foreign worker is required by the authorities to be sent back to his country origin during his stay in Malaysia.

Duration of cover set by the Immigration Department is eighteen (18) months. A new FWIG is required upon renewing the foreign workers permit. The total premium payable varies depending on the nationality of the foreign worker and underwriting requirements.

Append below the circumstances under which the Bank Guarantee or Insurance Guarantee may be called by the Immigration Department in relation to the breach of sections of the Immigration Act of Malaysia:-

- If worker get married / become pregnant during her stay*
- If worker remains in Malaysia after the expiry of permit or visa*
- If the employer fails to provide air passage for the worker to his country of origin upon expiry of permit / visa*
- If the employer fails to provide costs of transportation for the worker mortal remains to his country of Origin*
- If the employer refuses to pay the worker's salary*
- If the employer involved in illegal and illicit activities, such as drug, immoral work and others*
- If the worker engages in any of employment paid or unpaid or in any business or any occupation or activity detrimental to security and wellbeing of Malaysia*

Jaminan Insurans Pekerja Asing (FWIG) adalah jaminan yang diperlukan oleh Jabatan Imigresen Malaysia daripada majikan sebagai wang jaminan untuk pengambilan pekerja asing di Malaysia. FWIG memberi jaminan untuk menampung perbelanjaan penghantaran pulang sekiranya pekerja asing anda diminta oleh pihak berkuasa untuk dihantar pulang ke negara asalnya semasa dia tinggal di Malaysia.

Tempoh perlindungan yang ditetapkan oleh Jabatan Imigresen adalah lapan belas (18) bulan. FWIG baru diperlukan semasa memperbaharui permit pekerja asing. Jumlah premium yang perlu dibayar adalah berbeza bergantung kepada kewarganegaraan pekerja asing dan keperluan pengunderaitan.

Lampirkan di bawah keadaan di mana Jaminan Bank atau Jaminan Insurans boleh dipanggil oleh pihak Imigresen Jabatan berhubung pelanggaran seksyen Akta Imigresen Malaysia: -

- Sekiranya pekerja berkahwin / hamil semasa dia tinggal
- Sekiranya pekerja tinggal di Malaysia selepas tamatnya permit atau visa
- Sekiranya majikan gagal memberikan pengangkutan udara untuk pekerja ke negara asalnya setelah tamat permit / visa
- Sekiranya majikan gagal memberikan kos pengangkutan untuk jenazah pekerja itu ke negara Asalnya
- Sekiranya majikan enggan membayar gaji pekerja
- Sekiranya majikan terlibat dalam aktiviti haram dan haram, seperti dadah, pekerjaan tidak bermoral dan lain-lain
- Sekiranya pekerja melakukan pekerjaan yang dibayar atau tidak dibayar atau dalam perniagaan atau pekerjaan atau aktiviti yang memudaratkan keselamatan dan kesejahteraan Malaysia

4. How much premium do I have to pay?

Berapa premium yang harus saya bayar?

The total premium that you have to pay may vary depending on the nationality of the worker, amount of guarantee and duration of the guarantee.

A minimum premium of RM50.00 must be charged for every Guarantee.

Jumlah premium yang perlu anda bayar mungkin berbeza bergantung pada kewarganegaraan pekerja, jumlah jaminan dan jangka masa jaminan.

Premium minimum RM50.00 mesti dikenakan untuk setiap Jaminan.

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

Apakah kos dan caj lain yang harus saya bayar?

Service Tax – 6% of premium

Inland Revenue Stamping – RM 10.00

Cukai Perkhidmatan - 6% daripada premium

Setem Hasil Dalam Negeri - RM 10.00

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

Apakah di antara terma dan syarat-syarat penting yang patut saya ketahui?

- Mode of Payment: CASH-BEFORE-RELEASE
Payment (i.e., premium and cash collateral) shall be received by Insurers before the Guarantee is released.
- The Employer will have to pay back the Insurance Company the amount so invoked by the Immigration Department.
- An Insurance Guarantee is issued in the specific name/ company approved by the Immigration Department.

This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy

- *Cara Pembayaran: TUNAI SEBELUM DIKELUARKAN*
- *Pembayaran (iaitu, premium dan cagaran tunai) akan diterima oleh Penanggung sebelum Jaminan dilepaskan.*
- *Majikan perlu membayar balik Syarikat Insurans jumlah yang diminta oleh Jabatan Imigresen.*
- *Jaminan Insurans dikeluarkan dengan nama / syarikat tertentu yang diluluskan oleh Jabatan Imigresen.*

Senarai ini tidak lengkap. Sila rujuk kontrak polisi untuk terma dan syarat di bawah polisi ini

7. What are the major exclusions under this policy?

Apakah pengecualian penting di bawah polisi ini?

None. Terms as per the Guarantee issued.

Tiada. Syarat seperti Jaminan yang dikeluarkan.

8. Can I cancel my policy?

Bolehkah saya membatalkan Polisi?

- No, if the policy has already been lodged to the Immigration department.
- Yes, if the policy has not been lodged to the Immigration department and the original Insurance Guarantee is returned to us for cancellation. The premium shall be refunded minus the stamp duty, to be agreed with the insurance company.
- *Tidak, jika polisi itu sudah diserahkan kepada jabatan Imigresen.*
- *Ya, sekiranya polisi belum diserahkan kepada jabatan Imigresen dan Jaminan Insurans yang asal dikembalikan kepada kami untuk pembatalan. Premium akan dikembalikan ditolak duti setem, yang akan dipersetujui dengan syarikat insurans.*

9. What do I need to do if there are changes to my contact details?

Apa yang perlu saya lakukan sekiranya terdapat perubahan pada maklumat untuk hubungi saya?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you accordingly.

Penting untuk anda memberitahu kami mengenai sebarang perubahan dalam maklumat anda untuk memastikan bahawa kami dapat menghubungi anda jika perlu.

10. Where can I get further information?

Di mana saya boleh mendapatkan maklumat lebih lanjut?

Should you require additional information about hospitalisation and surgical insurance, please refer to the **Policy Contract**.

If you have any enquiries, please contact us at:

Sekiranya anda memerlukan maklumat tambahan mengenai kemasukan ke hospital dan insurans pembedahan, sila rujuk pada Kontrak Polisi.

Sekiranya anda mempunyai pertanyaan, sila hubungi kami di:

Our Customer Service Number: **+603-7989 0386**
(Call or WhatsApp, available 24 hours 7 days a week)

Or email to: howdenhelpdesk@my.howdengroup.com

Nombor Perkhidmatan Pelanggan kami: **+ 603-7989 0386**
(Panggilan atau WhatsApp, tersedia 24 jam 7 hari seminggu)

Atau e-mel ke: howdenhelpdesk@my.howdengroup.com

Or Scan QR Code
Atau Imbas Kod QR



IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT US FOR MORE INFORMATION.

POLICY CONTRACT IS BETWEEN YOU AND THE INSURANCE COMPANY.

NOTA PENTING:

ANDA HARUS MEMASTIKAN BAHAWASANYA POLISI INI ADALAH LENGKAP DAN SEMPURNA BAGI MEMENUHI KEPERLUAN ANDA. ANDA HARUS MEMBACA DAN MEMAHAMI POLISY INSURANS INI DAN HUBUNGI KAMI UNTUK MAKLUMAT LANJUT.

KONTRAK POLISI ADALAH DI ANTARA ANDA DAN SYARIKAT INSURANS.

Howden Insurance Brokers Sdn. Bhd. and Malene Insurance Brokers Sdn. Bhd. are Insurance and Takaful broker licensed under the Financial Services Act 2013 & Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Howden Insurance Brokers Sdn. Bhd. and Malene Insurance Brokers Sdn. Bhd. is also a member of the Malaysian Insurance and Takaful Brokers Association (MITBA).

This Product Disclosure Sheet is for general information only and is valid as at 01 February 2021.

Howden Insurance Brokers Sdn. Bhd. dan Malene Insurance Brokers Sdn. Bhd. adalah broker Insurans dan Takaful yang dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 & Akta Perkhidmatan Kewangan Islam 2013 dan dikawal selia oleh Bank Negara Malaysia.

Howden Insurance Brokers Sdn. Bhd. dan Malene Insurance Brokers Sdn. Bhd. juga merupakan ahli Persatuan Insurans dan Broker Takaful Malaysia (MITBA).

Lembaran Pendedahan Produk ini hanya untuk maklumat umum dan sah pada 01 Februari 2021.