Frequently Asked Questions

FOMEMA Insurance Portal- Transactions Via Howden Insurance Brokers Sdn. Bhd.

1. **What insurance policies can I buy through the FOMEMA Portal?**
   You may purchase the following insurance policies which are available for the time being:

   a. <u>Foreign Worker Hospitalisation Scheme (FWHS/SKHPPA)</u>
   - Coverage for hospitalisation and medical expenses due to accident or sickness of the foreign workers.
   - Subject to an annual limit of RM 20,000.00 per worker.
   - Premium is RM 120.00 (inclusive of Third-Party Claims Administrator (TPCA) fee (before SST & Stamp Duty).

   b. <u>Foreign Worker Insurance Guarantee (FWIG)</u>
   - An insurance guarantee required by the Malaysian Immigration Department from employers as a security deposit.
   - Covers repatriation expenses in the event where your foreign worker is required by the authorities to be sent back to his country of origin during his stay in Malaysia.
   - Amount of Guarantee is according to the worker's nationality.
   - Gross Premium (before SST & Stamp Duty) is calculated as 1% of Amount of Guarantee, Min RM 50.00 per Guarantee issued.
   - Not Applicable to Maid.

   c. <u>Maid Insurance (for domestic maid)</u>
   - This insurance provides coverage for the essential helper in your home. It includes Personal Accident coverage with an extension for repatriation costs and hospitalization, albeit with a modest limit.

   Please take note that all insurance-related transactions are exclusively handled by **Howden Insurance Brokers Sdn. Bhd.**, a licensed insurance entity governed by the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

   Consequently, you will observe Howden's distinctive logo featured across various insurance-related platforms, including the premium calculation page, product information, and other pertinent documents.

   Moreover, it's worth highlighting that Howden Insurance Brokers Sdn. Bhd. holds membership in the esteemed **Malaysian Insurance and Takaful Brokers Association (MITBA)**, reflecting our commitment to industry standards and best practices.

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2. **Is it possible to buy Insurance Guarantee (IG) for a maid?**
   No, you won't have the option to select IG if the worker's Occupation Sector is 'Domestic'. On the Premium Calculator page, you'll only find options to purchase either Foreign Worker Hospitalisation Scheme (FWHS/SKHPPA) only, Maid insurance only, or both Foreign Worker Hospitalisation Scheme (FWHS/SKHPPA) and Maid insurance.

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3. **How can I renew my insurance through the FOMEMA Employer Portal?**
   It's simple! You need to login using your FOMEMA Employer Portal (https://portal.fomema.my/users/sign_in) Login ID and select Insurance Purchase.

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4. **How quickly can I obtain an insurance quotation via the FOMEMA Employer Portal?**
   It's almost instantaneous. Our platform ensures the quickest and most efficient method for generating your insurance quote online.

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5. **Who is eligible to access this service?**
   This service is open to all individuals registered as employers with FOMEMA.

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6. **What advantages come with purchasing or renewing insurance through FOMEMA?**
   - The convenience of online insurance renewal allows you to renew your insurance effortlessly from anywhere with internet access. Simply log on to FOMEMA's Employer Portal website to complete your renewal, whether you're at home or in the office. This service is designed to be hassle-free, time-saving, cost-effective, and available at your convenience.

Updated as of November 2024

7. **Which insurance companies are available for purchasing insurance via the FOMEMA Employer Portal?**
   For the time being we have the following insurers on board of the programme:
   a. Liberty Insurance Berhad
   b. Chubb Insurance Malaysia Berhad
   c. QBE Insurance (M) Berhad

   Insurance companies are the licensed entities authorized to issue insurance policies and settle claims.

8. **What payment options are provided?**
   For the time being we are using FPX & Boleh Wallet Web (Online Banking) for payment processing.

9. **Is it possible to undergo medical screening through FOMEMA without purchasing insurance?**
   Certainly. You have the option to undergo the required medical screening procedures provided by FOMEMA without purchasing insurance initially. Subsequently, you can return to the portal to purchase insurance for your workers. However, we strongly advise considering the simultaneous purchase of insurance with medical screening to enhance efficiency and save time.

10. **Is it possible to purchase insurance without undergoing medical screening?**
    Certainly, it is possible to proceed with purchasing insurance without undergoing medical screening. Nevertheless, we strongly advise considering the simultaneous purchase of insurance and medical screening to optimize efficiency and save time.

11. **Am I able to purchase insurance for certain workers and medical screening for others?**
    Yes, you have the flexibility to place a mixed order. Simply select the workers for whom you intend to purchase insurance only.

12. **How can I confirm if my transaction was successful?**
    Upon successful completion of your transaction, you will receive an invoice. This invoice, containing the details of the purchased insurance, will be issued by Howden. The sender of the email will be: - noreply-howdenmy-my@howdengroup.com

13. **When will I receive my insurance policy?**
    Please be informed that your insurance processing will only begin once all the required information has been received. After successfully completing your insurance payment, you will receive an email containing a link (sender email: noreply-howdenmy-my@howdengroup.com) to fill in the worker information. Kindly note that worker details are necessary to finalize the insurance transaction. Howden will forward the information to the insurer for policy issuance only after all required details are provided.

    Your policy will be sent to the registered email address as soon as it has been issued by the insurance company.

14. **How can I access details of my payment transaction?**
    You will receive an email containing the invoice, which will display all the pertinent details of the transaction. (sender email: noreply-howdenmy-my@howdengroup.com)

15. **Are there additional charges for the insurance transactions if I purchase via FOMEMA portal?**
    There are no additional fees involved. The premiums provided are standard for the FWHS/IG policy and standard for maid policies, as quoted by the insurance companies.

NATIONALITY OF FOREIGN WORKER

Are there any specific countries whose workers are not accepted by the insurance companies?
Yes, there are, however, the countries listed below are those whose workers have been approved by the insurance companies.

NO.	NATIONALITY
1	Indonesia
2	Bangladesh
3	Pakistan
4	Myanmar
5	India
6	Philippines
7	Thailand
8	Cambodia
9	Nepal

NO.	NATIONALITY
10	Vietnam
11	Sri Lanka
12	Turkmenistan
13	Kazakhstan
14	Uzbekistan
15	Laos
16	China

Note:
For countries not listed, approval will be required. You can proceed with the application and payment through the system. Howden will process your application and submit it for approval to the selected insurers. If the application is not approved, Howden will promptly notify you and arrange for a refund. Please be aware that the refund process may take up to 30 days, depending on circumstances.

MAID & FWHS INSURANCE POLICIES

What differentiates Maid Insurance from the Foreign Worker Hospitalisation Scheme (FWHS/SKHPPA), and what similarities do they share?

The FWHS/SKHPPA is a standard policy intended to cover hospitalisation expenses for workers in the event of sickness, disease, or accidents, with an annual sum insured limit of RM 20,000.

Maid insurance primarily provides 'Personal Accident' coverage for the maid, including death benefits, funeral expenses, and repatriation costs, **which are not included in the FWHS/SKHPPA policy.**

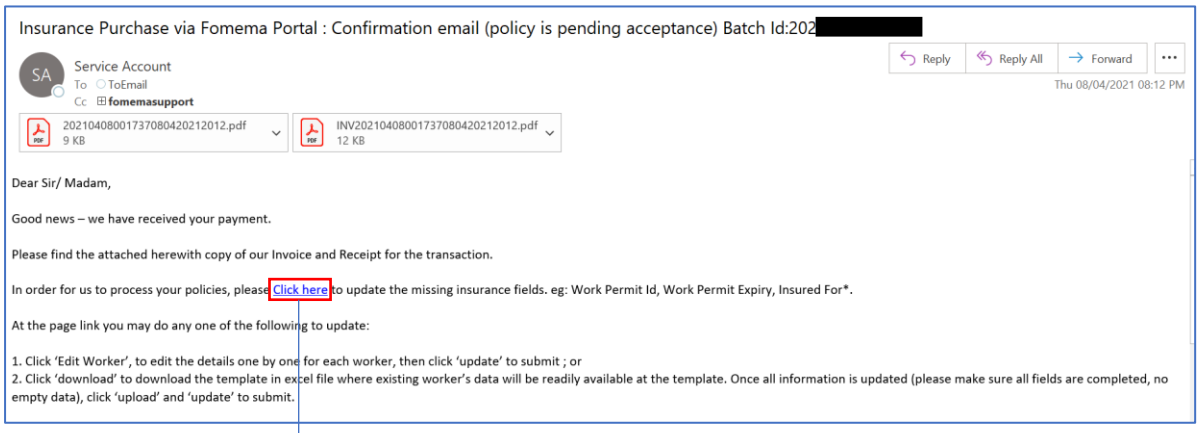
However, the Maid Insurance also includes coverage for Hospitalisation and Surgical Expenses, similar to the Foreign Worker Hospitalisation Scheme (FWHS/SKHPPA), but with considerably lower sum insured. Additionally, FWHS operates on a cashless basis, while Maid insurance operates on a reimbursement basis.

It's important to note that you **cannot claim under both FWHS and Maid Policy for the same Hospitalisation & Surgical Expenses for the same incident**, even if both policies are purchased.

Therefore, we recommend prioritising the FWHS policy due to its higher limits, and any subsequent claims exceeding the FWHS annual limit can be claimed under the Maid Insurance.

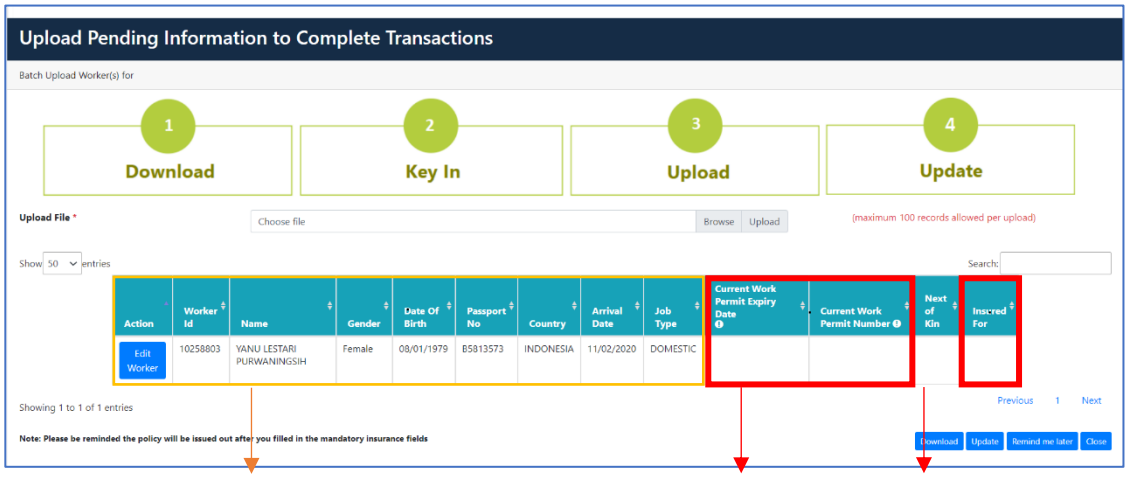
WHAT TO DO AFTER SUCCESSFUL PURCHASE

1. Upon successful payment, you will receive a Confirmation Email, which will include your Invoice along with a link for updating any necessary information.



Please click on the following link to update the missing information.

2. Upon clicking the link, you will be directed to this page:



The information has already been provided. If there are any details to be changed, you will have to contact Fomema Customer Service (cs@fomema.com.my)

These crucial pieces of information must be provided, as they are compulsory and currently missing following your purchase. Kindly ensure they are updated as per the instructions. Follow the step-by-step guide provided on the page to guarantee successful information updating. After completing the update, return to the same link to confirm that the information has been accurately updated.

3. Compulsory information for purchase of FWIG and FWHS policies, must be provided for insurer to proceed with processing of policy issuance.

   - Status of Worker – "Insured For" column.
     Please select **only ONE** from the following options (This column must not be left blank):
     C : Calling Visa Application / Recalibration Programme
     P : Renewal of Work Permit (PLKS)
     S : Special Application Consented by KKM

   - If you have selected:
     C : Worker Permit Details are not required (ie. Current Worker Permit No. & Current Permit Expiry)
     Please ensure to select "C" in the column of Insured For

     P : Worker Permit Details are compulsory (ie. Current Worker Permit No. & Current Permit Expiry)
     Please ensure to select "P" in the column of Insured For

     Refer to guideline on next page on where to obtain the permit details
     S : You may input the worker's Special Pass No. & Special Pass Expiry in the "Current Worker Permit No. & Current Permit Expiry" columns.
     Please ensure to select "S" in the column of Insured For

Note:
In the event of incomplete information (e.g., Insured For/Current Worker Permit No./Current Permit Expiry), our system will automatically send Reminder Emails to the registered email address. These reminders prompt you to update the necessary information. The Reminder Emails will persist until all required information is updated.

This process is in place to ensure that accurate and complete information is provided to the selected insurer, thereby avoiding any further delays in policy issuance.

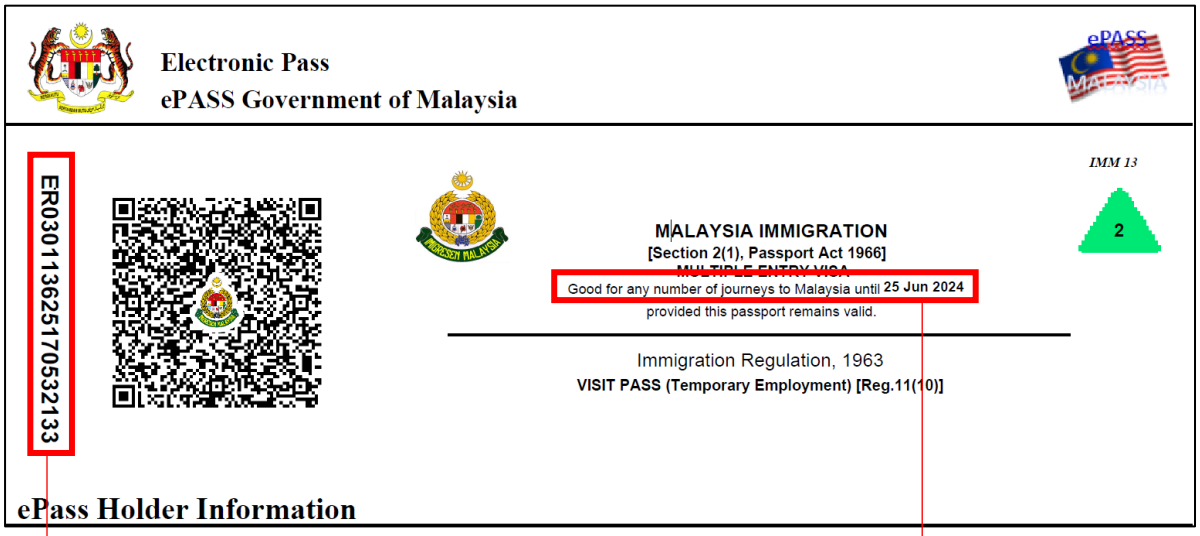
Please refer to this guideline for obtaining the worker's current permit details.

Example:

Current Worker Permit No. should read as *ie. PF1234567*
Current Worker Permit Expiry should read as *ie. dd/mm/yy*

Guideline on completing the Work Permit Number and Expiry Date





This is the **Work Permit Number** for ePass. Please ensure to enter the current permit number into the system to enable the continuation of policy issuance.

This is the **Work Permit Expiry Date** for ePass. Please ensure to enter the current permit number into the system to enable the continuation of policy issuance.

POLICY ISSUANCE

Period of Insurance

FWHS & FWIG

The Period of Insurance will be in accordance with the New Permit Period, and **it will neither be backdated nor advanced by more than 90 days from the New Permit Period**. In instances of backdating or permit expiration occurring more than 90 days in advance, the Period of Insurance will automatically commence from the date the information is updated in our system, with coverage lasting for up to 12 months.

MAID

The Period of Insurance will commence automatically from the Purchase Date and extend for a period of up to 12 months. Should you require the Period of Insurance to synchronize with the New Permit Period, please contact our helpdesk at MYS-howdenhelpdesk@howdengroup.com to provide the necessary insurance fields. It's crucial to note that the Period of Insurance must adhere to the New Permit Period and cannot be backdated or advanced by more than 60 days from the New Permit Period under any circumstances.

Policy Turnaround Time

Kindly note the policy turnaround time for the chosen insurers, which starts from the day complete information has been updated:

Liberty	:	Within 3 Working Days
Chubb	:	Within 3 Working Days
QBE	:	Within 3 Working Days

Policy Status

To track your policy status, you can utilize the "Insurance Status Form" link available in our Confirmation Email. Alternatively, you may visit the provided link:

- https://howden-fomema.instapol.my/PremiumCalculation/insuranceStatus.php

and input the necessary details to access your policy status.

CLAIMS

How can I initiate a claim under the insurance policy?

For Foreign Worker Hospitalisation Scheme (FWHS)

- This policy operates on a cashless basis, enabling workers to receive treatment at any **Government Hospital** without the need for upfront payments. It's important to bring the original passport for a seamless process.
- If emergencies necessitate treatment at a non-Government Hospital, the employer is responsible for making the initial payment. Subsequently, the insurer will reimburse the expenses upon receipt of original receipts, medical reports, and other required forms from the employer. These procedures are governed by the terms and conditions outlined in the Policy.

To initiate the claim submission process (FWHS/FWIG/Maid), please inform us either via email or phone call, and we will promptly redirect you to the insurance claims department for further assistance.

CONTACT FOR ASSISTANCE

How can I get assistance?

For any inquiries or assistance, feel free to contact our Customer Service team via call at +603-9213 0606 or +603-9213 0628, or email us at **MYS-howdenhelpdesk@howdengroup.com**.

NOTE:

Operating hours: Monday to Friday, from 8:45 AM to 5:45 PM (closed on weekends and public holidays).
Lunch break: 1:00 PM to 2:00 PM.

CANCELLATION & REFUND

Cancellation

To request for cancellation of your purchase, you may submit your request to MYS-howdenhelpdesk@howdengroup.com

Please include the following details in your cancellation request:

- Purchase details (e.g., Batch No., Foreign Worker Details, Employer Name)
- If it is a group purchase, specify if cancellation is for all workers or provide details of the worker(s) for whom cancellation is requested
- Provide a valid reason for the cancellation of the purchase
- Attach any supporting documents, if applicable

Refund

To request for refund:

- Upon confirmation of cancellation, you will receive a form called "E-Payment Registration Form."
- Complete the E-Payment Registration Form and provide a copy of the top portion of your bank statement where the refund is to be made.
- Submit both documents to MYS-howdenhelpdesk@howdengroup.com
- The refund will be made to the employer who purchased the insurance, as per the invoice.
- Refunds will be processed within 30 working days.
- Customers can refer to the Refund and Cancellation Policy (linked in the FOMEMA invoice at the time of purchase).
- Howden will only issue refunds on insurance premiums, based on the amount confirmed by the insurance company according to the nature of the refund. For any refunds related to FOMEMA medical screening, please contact FOMEMA directly.

NOTE:

All Cancellation & Refund requests are subject to the Refund and Cancellation Policy

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OTHERS

FOMEMA related enquiries (Example: Medical Screening / Panel Doctors / Medical Forms / Medical Reports)
Howden in the insurance broker and is only managing insurance.

For any enquiries related to FOMEMA, please contact:

Email Address: cs@fomema.com.my
Website: https://www.fomema2u.com.my/ (With Live Chat available)

Permit related enquiries.
Howden is the insurance broker and is only managing insurance.

For any enquiries related to permit or immigration matters, please refer to:
For Foreign Worker : https://www.imi.gov.my/portal2017/index.php/ms/pekerja-asing.html
For Domestic Maid : https://www.imi.gov.my/portal2017/index.php/ms/pembantu-rumah-asing.html

Immigration Office details:

Address	: Ibu Pejabat Jabatan Immigresen Malaysia, (Kementerian Dalam Negeri) No.15, Tingkat 1-7, (Podium) Persiaran Perdana, Presint 2, 62550 Putrajaya.
Telephone	: 03-8000 8000 (MyGCC)
Maklumbalas Portal	: webmaster@imi.gov.my
