

Foreign Worker Compensation Scheme



FOREIGN WORKER COMPENSATION SCHEME

Did you know that if you employ foreign workers, it is mandatory to purchase insurance to protect them under Section 26(2) of the Amended Workmen's Compensation Act 1952? Introducing our Foreign Worker Compensation Scheme which will help you comply with this statutory requirement and all at an affordable price. Our comprehensive insurance plan covers your workers against any injuries or death as a result of accidents while on the job or after-hours. Take care of the people who work hard for you, sign up for the Foreign Worker Compensation Scheme today.

BENEFITS

1 Extra Compensation For Death

An additional RM7,000 amounting to RM25,000 is payable for an Accidental Death that occurs during working hours.

2 Reimbursements Of Medical Expenses

Reimbursement to the Insured Worker for any Medical Expenses incurred.

3 Repatriation Benefit

Transportation costs to return the remains of a deceased worker or permanently and totally disabled worker to his or her country of origin are covered for up to RM4,800.

4 After-hours Coverage

Injuries or death as a result of an accident off-working hours will be compensated for up to a specified limit.

ELIGIBILITY

Policyholders employing foreign workers who have valid working permits and are aged between eighteen (18) and sixty (60) years, both ages inclusive.

COVERAGE EXCLUSIONS

This policy does not cover:

- Common law liability
- War, terrorism and civil war
- Unlawful acts, suicide and intentional self-injury
- Flying or travelling in an aircraft unless as a fare-paying passenger in a licensed commercial aircraft on a scheduled route
- Influence of alcohol or drugs not prescribed by a registered medical practitioner
- Dangerous sport activities such as mountaineering, diving, motor racing, etc.

Note: These exclusions are non-exhaustive. Please refer to policy wordings for full details.

FREQUENTLY ASKED QUESTIONS

1 How can I purchase this product?

You may contact our Customer Relationship Centre at 1300-220-007 or email us at rhbi.general@rhbgroup.com. Alternatively, visit your nearest RHB Insurance Branch.

2 Can I cancel this policy?

Yes, you (the Policyholder) may cancel this policy at any time by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium prorated according to the number of days, provided that you have not made a claim during the current policy year. However, cancellation can only be made based on the following reasons:

- Worker has failed FOMEMA test
- Worker has returned to country of origin
- Death
- Worker did not come to Malaysia
- Worker is insured with another insurer
- Worker was rejected a Calling Visa by JIM
- Worker was rejected a Renewal of PLKS / Work Permit by JIM
- Worker has ran away / absconded

3 What should I do if there is a claim?

- a) In the event of an accident which may give rise to a claim under this Policy, the Insured Person shall:
- i. Report the accident immediately to the Labour Department as provided under Section 13(1) & (2) of the Workmen's Compensation Act 1952.
 - ii. Give notice in writing within ten (10) days of the accident to the Company stating the circumstances of the accident and the nature of injury.
- b) Compensation payable as assessed by the Commissioner in accordance with the Act shall be paid within seven (7) days of receipt of such assessment by the Company.

IMPORTANT NOTICE:

- This insurance plan is underwritten by RHB Insurance Berhad (38000-U), a Company registered under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
- The terms "Company" and "We" shall refer to RHB Insurance Berhad.
- In the event of any discrepancies, ambiguities or conflicts when interpreting any terms or conditions of the contract, the English version shall prevail and supersede the Bahasa Malaysia version.
- This brochure and information contained herein is for general information only and is by no means exhaustive. It is not a contract of insurance. The precise terms, exclusions and conditions of this insurance plan are specified in the policy contract. The proposer should also ensure that the plan selected satisfies and best serves his / her needs and its premium payable is an amount within his / her affordability. Terms and conditions apply.

TABLE OF BENEFITS / JADUAL MANFAAT

Benefit / Manfaat	Working Hours / Waktu Bekerja	Off-Working Hours / Di Luar Waktu Bekerja
Death / Kematian	RM25,000	RM23,000
Permanent Disablement / Hilang Upaya Kekal	As per Workmen Compensation Act (Maximum RM23,000) / Berdasarkan Akta Pampasan Pekerja (Maksimum RM23,000)	
Temporary Loss of Income Due to Temporary Disablement / Kehilangan Pendapatan Sementara Akibat Hilang Upaya Sementara	As per Workmen Compensation Act 1952 / Berdasarkan Akta Pampasan Pekerja 1952	
Hospitalisation & Medical Expenses / Penghospitalkan & Perbelanjaan Perubatan	As per Workmen Compensation Act 1952 (Maximum RM750) / Berdasarkan Akta Pampasan Pekerja 1952 (Maksimum RM750)	
Repatriation Due to Death or Permanent Total Disablement / Penghantaran Balik Jenazah Akibat Kematian atau Hilang Upaya Kekal Sepenuhnya	Up to / Sehingga RM4,800	

PREMIUM RATES / KADAR PREMIUM

Premium / Premium

RM72.00 per worker.

The government has set RM72.00 per worker of which RM67.00 is the insurance premium while RM5.00 is the online service fee per worker. The total premium that you have to pay may vary depending on the number of foreign workers.

Premiums shown are subject to 6% service tax. Please take note that RM10 of stamp duty shall be charged.

RM72.00 untuk setiap pekerja.

Kerajaan telah menetapkan RM72.00 untuk setiap pekerja di mana RM67.00 ialah premium insurans manakala RM5.00 ialah bayaran perkhidmatan atas talian untuk setiap pekerja. Jumlah premium yang perlu anda bayar mungkin berbeza bergantung kepada bilangan pekerja asing.

Premium yang dipaparkan tertakluk kepada cukai perkhidmatan 6%. Sila ambil perhatian bahawa duti setem sebanyak RM10 akan dikenakan.

SKIM PAMPASAN PEKERJA ASING

Tahukah anda, jika anda mengambil pekerja asing, anda wajib membeli insurans untuk melindungi mereka di bawah Seksyen 26(2) Akta Pampasan Pekerja Pindaan 1952? Kami memperkenalkan Skim Pampasan Pekerja Asing yang akan membantu anda mematuhi undang-undang ini pada harga yang berpatutan. Pelan insurans komprehensif kami melindungi pekerja anda terhadap kecederaan atau kematian akibat kemalangan ketika bekerja atau selepas waktu bekerja. Ambil berat tentang mereka yang bekerja keras untuk anda, dapatkan Skim Pampasan Pekerja Asing hari ini.

MANFAAT

1 Pampasan Tambahan untuk Kematian

Pampasan tambahan RM7,000 yang membawa kepada jumlah RM25,000 boleh dibayar untuk Kematian Akibat Kemalangan yang berlaku ketika waktu bekerja.

2 Pembayaran Balik Perbelanjaan Perubatan

Pembayaran balik kepada Pekerja Yang Diinsuranskan untuk sebarang Perbelanjaan Perubatan yang ditanggung.

3 Manfaat Penghantaran Balik

Kos pengangkutan untuk menghantar balik jenazah pekerja atau pekerja yang hilang upaya sepenuhnya ke negara asal mereka akan ditanggung sehingga RM4,800.

4 Perlindungan Selepas Waktu Bekerja

Kecederaan atau kematian akibat kemalangan di luar waktu pekerjaan akan diberi pampasan sehingga had yang dinyatakan.

KELAYAKAN

Pemegang polisi yang menggajikan pekerja asing yang mempunyai permit kerja yang sah dan berusia di antara lapan belas (18) dan enam puluh (60) tahun, termasuk kedua-dua usia.

PENGECUALIAN PERLINDUNGAN

Polisi ini tidak melindungi:

- Liabiliti undang-undang biasa
- Peperangan, keganasan dan perang saudara
- Tindakan menyalahi undang-undang, bunuh diri dan mencederakan diri sendiri dengan sengaja
- Terbang di dalam pesawat kecuali sebagai penumpang yang membayar tambang dalam pesawat komersial berlesen mengikut laluan yang dijadualkan
- Pengaruh alkohol atau dadah yang tidak dipreskripsikan oleh pengamal perubatan berdaftar
- Aktiviti sukan berbahaya seperti mendaki gunung, menyelam, lumba motor, dan lain-lain

Nota: Pengecualian ini adalah tidak menyeluruh. Sila rujuk kepada dasar polisi untuk butir-butir penuh.

SOALAN-SOALAN LAZIM

1 Bagaimana saya boleh dapatkan produk ini?

Anda boleh hubungi Kaunter Khidmat Pelanggan kami di 1300-220-007 atau e-mel kami di rhbi.general@rhbgroup.com. Selain itu, anda boleh lawati Cawangan RHB Insurance berhampiran anda.

2 Bolehkah saya membatalkan polisi ini?

Ya, anda (Pemegang Polisi) boleh membatalkan polisi ini pada bila-bila masa dengan memberi notis bertulis kepada kami. Selepas pembatalan, anda layak mendapat bayaran balik premium berdasarkan prorata mengikut bilangan hari, dengan syarat anda tidak membuat tuntutan semasa tahun polisi semasa. Walau bagaimanapun, pembatalan hanya boleh dibuat berdasarkan sebab-sebab berikut:

- Pekerja telah gagal ujian FOMEMA
- Pekerja telah kembali ke negara asal
- Kematian
- Pekerja tidak datang ke Malaysia
- Pekerja telah diinsuranskan dengan syarikat insurans lain
- Pekerja telah ditolak oleh JIM untuk 'Calling Visa'
- Pekerja telah ditolak oleh JIM untuk Pembaharuan Permit PLKS / Permit Kerja
- Pekerja telah melarikan diri / menghilangkan diri

3 Apakah yang perlu saya lakukan jika terdapat tuntutan?

- a) Apabila berlaku apa-apa kemalangan yang mungkin menimbulkan tuntutan di bawah Polisi ini, Pihak Diinsuranskan hendaklah
- Melaporkan kemalangan dengan segera kepada Jabatan Tenaga Kerja sebagaimana yang diperuntukkan di bawah Seksyen 13(1) & (2) Akta Pampasan Pekerja 1952.
 - Memberi notis secara bertulis dalam tempoh sepuluh (10) hari dari kemalangan itu kepada Syarikat dengan menyatakan hal keadaan kemalangan dan kecederaan yang dialami.
- b) Pampasan dibayar seperti yang dinilai oleh Pesuruhjaya berdasarkan Akta hendaklah dibayar dalam tempoh tujuh (7) hari dari tarikh penerimaan penilaian tersebut oleh Syarikat.

NOTIS PENTING:

- Pelan insurans ini ditaja jamin oleh RHB Insurance Berhad (38000-U), Syarikat yang didaftarkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.
- Istilah "Syarikat" dan "Kami" akan merujuk kepada RHB Insurance Berhad.
- Sekiranya wujud ketidakseragaman, kesamaran atau pertikaian dalam pentafsiran terma dan syarat kontrak, versi Bahasa Inggeris akan diguna pakai dan menggantikan versi Bahasa Malaysia.
- Risalah ini dan maklumat yang terkandung di sini adalah untuk maklumat sahaja dan tidak lengkap. Ia bukan kontrak insurans. Terma yang tepat, pengecualian dan syarat pelan insurans ini adalah dinyatakan dalam kontrak polisi. Pencadang harus memastikan bahawa pelan yang dipilih memuaskan diri dan memenuhi keperluannya dan premium yang perlu dibayar adalah jumlah yang mampu dibayar. Tertakluk kepada terma dan syarat.

UNDERWRITTEN BY / DITAJA JAMIN OLEH:

RHB Insurance

Head Office / Ibu Pejabat

RHB Insurance Berhad (38000-U)
Level 12, West Wing,
The Icon, No. 1, Jalan 1 / 68F,
Jalan Tun Razak,
55000 Kuala Lumpur.

Customer Relationship Centre (CRC) / Kaunter Khidmat Pelanggan

Level 1, Tower Three, RHB Centre,
Jalan Tun Razak,
50400 Kuala Lumpur.

Level 12B, West Wing,
The Icon, No. 1, Jalan 1 / 68F,
Jalan Tun Razak,
55000 Kuala Lumpur.

Insurance Inquiries / Pertanyaan Insurans

Tel: 1300-220-007
Fax: +603-2163 7277

RHB Auto Assist

Emergency Motor Assistance / Bantuan Kecemasan Motor
Tel: 1300-880-881 (24 hours daily / 24 jam sehari)

Claims Inquiries / Pertanyaan Tuntutan

Tel: +603-2180 3030

More Information / Maklumat Lanjut

 www.rhbgroup.com/insurance

 rhbi.general@rhbgroup.com

 Visit any RHB Insurance Branch nationwide /
Kunjungi mana-mana Cawangan RHB Insurance di seluruh negara

 RHB Group  @RHBGroup  RHB Group  RHBGroup

It is our pleasure to serve you /

Adalah menjadi kebanggaan kami berkhidmat untuk anda
Distributed by / Diedarkan oleh:

Skim Pampasan Pekerja Asing

