

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your medical and health insurance.

Liberty General Insurance Berhad
197801007153 (44191-P)

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

Date: 12/2025

1 What is Foreign Workers Hospitalization and Surgical Insurance Scheme?

Foreign Workers Hospitalization & Surgical Insurance Scheme (SKHPPA) is a yearly renewable hospital and surgical insurance scheme designed to reduce the financial burden of the Employers of foreign workers in the event of hospital admission of their foreign workers due to an accident or illness.

2 Know Your Coverage

As an illustration, for RM120.00 [annually] with an Annual Limit of RM20,000, you will receive the following insurance coverage:	
<p>This policy covers:</p> <ul style="list-style-type: none"> Daily Hospital Room and Board. Annual Limit: RM20,000 Intensive Care Unit (ICU). Hospital Supplies & Services. Operating Theatre. Surgical Fees (Excluding Organ Transplantation). Anesthetist Fees. In-Hospital Physician Visits. In-Hospital Specialist Consultation Visits. Ambulance Fees / Medical Report Fees. <p>Note: Please refer to Schedule of Benefit for further details.</p>	<p>Your medical and health insurance excludes:</p> <ul style="list-style-type: none"> Pre-existing illness. However, this exclusion is waived in the event the Insured Person passes the medical examination as confirmed by Fomema Sdn. Bhd. (FOMEMA) within 30 days from the Insured Person's arrival to Malaysia. Cardiovascular disease and all cancers occurring during the first 120 days of continuous cover. Plastic/Cosmetic surgery, circumstances, eye examination, glasses and refraction or surgical correction of near-sightedness (Radial Keratotomy) and the use of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof. Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the Period of Insurance. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immunodeficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law.
<p>Note: This list is non-exhaustive. Please refer to the policy wording for the full details under this policy.</p>	
<p>The duration of coverage is 1 year. You need to renew your policy annually.</p>	

Liberty General Insurance Berhad is a member of PIDM. 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).

Liberty General Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

If you have any questions or require assistance on your insurance coverage, you can:



Call us at
1 800 88 3833



Visit us at
www.kurnia.com



Email us at
customer@kurnia.com



Scan the
QR Code above

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Know Your Obligations

For this insurance based on the illustration, you must pay a premium of:	
Standard Cover	<i>RM120.00 (annually)</i>
Duration: until the age of 60 years	
Gross Premium	<i>RM120.00 (annually)</i>
You also have to pay the following fees and charges:	
(+) 8% Service Tax	<i>RM9.60</i>
(+) Stamp Duty	<i>RM10.00</i>
Total Premium Payable	<i>RM139.60 (annually)</i>
Where this is inclusive of:	
Commission	10% of Gross Premium or <i>RM12.00</i>
Note:	
<ul style="list-style-type: none"> This is an illustration. The total premium you need to pay may vary based on the coverage of your insurance, risk exposure and the underwriting criteria of Liberty General Insurance Berhad. The Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia. 	

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Other Key Terms

- STATEMENT PURSUANT TO FINANCIAL SERVICES ACT 2013, Section 129, Schedule 9, Para 5: It is the duty of the customer to take reasonable care not to make a misrepresentation to the licensed insurer when answering any question which the insurer may request that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied.
- Geographical Territory – All benefits provided in this Policy are applicable within Malaysia only for 24 hours a day. Cover ceases from the time the Insured Person leaves Malaysia and resumes upon his/her return to Malaysia.
- Limitation of Benefits – All benefits provided in this Policy are only payable in the event the Insured Person is confined in a Non-Corporatized Malaysian Government Hospital.
- Grace Period – This is a Cash Before Cover Policy. Notwithstanding the Cash Before Cover condition, a Grace Period of 14 days from its due date will be allowed for payment of each premium after the first Policy Year. During such 14 days, the Company shall remain liable thereunder 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.
- Sanction Limitation and Exclusion Clause.
- Cyber Loss Limited Exclusion Clause (IUA 09-082).

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

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Can I cancel my policy?

- Yes. You may cancel your policy at any time by giving written notice to us. Upon cancellation, you are entitled to a partial refund of the premium.
- There may not be any refund of premium if only minimum premium is paid or a claim has been made on the policy.
- For full details of the cancellation refund, please refer to the policy wording.