

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your foreign workers insurance guarantee.

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 Insurance Guarantee?

Foreign Workers Insurance Guarantee serves as a security deposit to the Immigration Department to cover repatriation in the event your worker is required by the authorities to be send back to their country of origin during their stay in Malaysia.

2 Know Your Coverage

As an illustration, for RM50.00 [annually], you will receive the following coverage for your foreign worker if the worker's nationality is Indonesian:	
This policy covers: <ul style="list-style-type: none">Repatriation Expenses – RM250 Note: The total premiums that you must pay vary depending on the worker's nationality.	This policy excludes unless specifically waived: <ul style="list-style-type: none">Does not cover foreign domestic maids.
Note: This list is non-exhaustive . Please refer to the policy wording for the full details under this policy.	
Duration for cover is set by Immigration Department, depending on the work permit, either 13 months 18 months or 26 months. You need to purchase a new guarantee upon renewing your worker's permit.	

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>RM50.00</i>
(+) Additional Cover	<i>Not Applicable</i>
Gross Premium	<i>RM50.00</i>
You also have to pay the following fees and charges:	
(+) 8% Service Tax	<i>RM4.00</i>
(+) Stamp Duty	<i>RM10.00</i>
Total Premium Payable	<i>RM64.00</i>
Where this is inclusive of:	
Commission	10% of Gross Premium or <i>RM5.00</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

<ul style="list-style-type: none"> Duty of Disclosure: You must disclose all material facts which is known or ought to know, that would affect our underwriting consideration of your proposal, such as your insurance and loss history. You must disclose all relevant facts truthfully and completely in your insurance application form. Change of risk: You must inform us of any material changes during the policy period. This ensures that necessary amendments can be made and endorsed to your insurance policy. You must ensure that the particulars of your foreign workers are complete and accurate. You must inform us the immigration office which you are applying for the work permit.
Note: This list is non-exhaustive . You should refer to the policy for the full list of terms and conditions.

**Can I cancel my policy?**

- No, if the insurance guarantee has already been lodged to the Immigration Department.
- Yes, If the policy is not lodged with the Immigration Department and the original insurance guarantee is returned to us for cancellation, the premium shall be refunded less the stamp duty.
- For full details of the cancellation refund, please refer to the policy wording.