



# Foreign Worker GAP Cover Group Personal Accident Insurance

We provide a cost effective solution for your business

## Member of PIDM

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact QBE Insurance (Malaysia) Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

- QBE's Foreign Worker GAP Cover provides an option for the Employer to insure non-work-related accidents while the employed Foreign Worker is in Malaysia.
- When the Foreign Worker Compensation Scheme (FWCS) was changed to Social Security Organization (SOCSO) program, some of the covers in FWCS were no longer provided.

Examples:

No cover for non-work-related accidents

No cover during commute to and from work, if there is any interruption or deviation from the route to and from the work site

No cover for repatriation or funeral benefits (unless it is due to occupational diseases or work related accidents)

	COVERAGE	
	FWCS	SOCSO
<b>Work related</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Non work related accident</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

- This is a specially designed, cost effective coverage to complement the Foreign Worker SOCSO without any overlap of the benefits.
- Peace of mind for the employer to handle non-work-related accidents not covered under SOCSO.
- In addition, it pays for the cost incurred to replace a worker who suffered Accidental Death or Total Permanent Disablement after working hours.

## Foreign Worker Gap Cover Group Personal Accident

Benefit	Sum insured (RM)
<b>During Working Hours:</b> Personal Accident	10,000
<b>During Non-Working Hours:</b> Personal Accident	30,000
Accidental Medical Expenses (subject to an excess of RM50 for each & every eligible claim, maximum limit of RM500 per accident)	5,000
Recruitment/ Replacement Cost up to	2,000
One-Off Inconvenience Benefit	1,100
Repatriation Expenses (Funeral expenses in Malaysia up to RM1,500)	5,000
<b>Gross Premium per worker</b>	<b>RM48</b>

### 1. Who can be covered under this product?

All foreign workers aged 18 to 65 years of age eligible under the SOCSO scheme are covered by QBE's Foreign Worker Gap Cover.

### 2. What are the benefits of purchasing this insurance for my foreign workers?

This insurance will provide cover for foreign workers should they suffer injury not related to work. Without this cover, employers will have to manage the cost incurred for these incidents themselves.

### 3. What are the key exclusions under the policy?

Please refer to the QBE Foreign Worker GAP Cover Insurance Policy for details.

### 4. How do I sign up for this cover?

Please contact any QBE intermediary or branches for more information.

### IMPORTANT NOTES

- This brochure is not a contract of insurance. The precise terms, conditions are specified in the insurance policy.
- You can request to view the actual insurance policy before you sign up for cover.
- Please refer to the official publication for detailed information relating to Foreign Worker SOCSO.

## BRANCHES CONTACT

### Kuala Lumpur

Lot 19-02, Letter Box 6, Level 19, Menara Hap Seng 2,  
Plaza Hap Seng, No.1. Jalan P Ramlee,  
50250 Kuala Lumpur.  
Tel: +(60) (3) 2024 8000 Fax: +(60) (3) 2024 8030

### Penang

No.11 Karpal Singh Drive,  
Lebuh Sungai Pinang 5, 11600 Pinang.  
Tel: +(60) (4) 2818688 Fax: +(60) (4) 283 8388

### Ipoh

40-42B, Persiaran Greenhill. 30450 Ipoh,  
Perak Darul Ridzuan.  
Tel: +(60) (5) 2416633 Fax: +(60) (5) 241 6363

### Klang

Unit No. 9-3, Port Tech Tower, Jalan Tiara 3,  
KU/1, Bandar Baru Klang, 41150 Klang,  
Selangor Darul Ehsan.  
Tel: +(60) (3) 3002 5242 Fax: +(60) (3) 3002 5243

### Melaka

No.93-1, Jalan KL 3/8, Taman Kata Laksamana,  
Seksyen 3, 75200 Melaka.  
Tel: +(60) (6) 288 2692 Fax: +(60) (6) 288 2695

### Johor Bahru

D-1-6, Block D, Pusat Komersial Bayu Tasik,  
Persiaran Southkey 1, Kota Southkey,  
80150 Johor Bahru, Johor Darul Takzim.  
Tel : +(60) (7) 336 5300 Fax : +(60) (7) 336 5301

### Kuching

Lots C256-C259, Block C.  
iCom Square, Jalan Pending,  
93450 Kuching, Sarawak.  
Tel: +(60) (82) 552 118 Fax: +(60) (82) 552 168

### Kota Kinabalu

Block L, Lot 72-2, 2nd Floor, KK Times Square,  
Off Coastal Highway, 88100 Kota Kinabalu,  
Sabah.  
Tel: +(60) (88) 486 686 Fax: +(60) (88) 486 486

### Sandakan

1st Floor, Lot 8, Block B, Bandar Pasaraya,  
Mile 4, North Road, 90000 Sandakan, Sabah.  
Tel: +(60) (89) 218 896 Fax: +(60) (89) 273 607



# QBE

## QBE Insurance (Malaysia) Berhad

(Licensed under Financial Service Act 2013, regulated by Bank Negara Malaysia)  
Registration No.: 198701002415(161086-D)

SST No.: B16-1808-31042744

No. 638, Level 6, Block B1, Leisure Commerce Square,  
No. 9, Jalan PJS 8/9, 46150 Petaling Jaya,  
Postal Address P.O. Box 10637, 50720 Kuala Lumpur, Malaysia.  
Phone: 03-7861 8400 Fax: 03-7973 7430  
www.qbe.com/my Email: info.mal@qbe.com

**PADFWC003-B-0425**