

PRODUCT DISCLOSURE SHEET

This Product Disclosure Sheet (PDS) provides you with key information on your insurance. Other customers have read this PDS and found it helpful. You should read it too.

1. What is QBE Foreign Worker Compensation Scheme

This policy provides statutory compensation and related benefits for foreign workers employed by the Insured who suffer personal injury or disease arising out of and in the course of employment during the Period of Insurance

2. Know Your Coverage

| This policy provides the below as a base: | |
|--|--|
| This policy covers: | This policy excludes: |
| Section 1 – Workmen’s Compensation Insurance <ul style="list-style-type: none"> legal liability to pay compensation for injury or disease arising out of and in the course of employment Section 2 – Repatriation Expenses <ul style="list-style-type: none"> repatriation expenses incurred to return the insured worker to his or her country of origin in the event of death or permanent total disablement Section 3 – Personal Accident Insurance <ul style="list-style-type: none"> personal injury sustained | <ul style="list-style-type: none"> Employees of contractors Employees who do not qualify as a “workman” under the law Common Law liability Claims brought in courts outside Malaysia War, civil commotion, rebellion, or similar hostilities Nuclear risks and radiation Terrorism-related losses |
| <p>Note: This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions or speak with your servicing agent, or us directly to understand the coverage.</p> | |
| <p>The duration of coverage is 1 year. You need to renew your policy annually.</p> | |

| If you have any questions or require assistance with our insurance: | |
|--|---|
| Call or email us at: Tel : +603 7861 8400 e-mail : cs.mal@qbe.com.my You may visit us at https://www.qbe.com/my/contact for other contact methods that you prefer | If you have any complaints on our products or service, please reach out to us. If our complaint resolution does not satisfy you, you may refer to: Financial Markets Ombudsman Service @ www.fmos.org.my or BNMLINK @ https://bnm.gov.my/BNMLINK Please visit https://www.qbe.com/my/service/charter on our commitment to you. |

3. Know Your Obligations

| | |
|--|---|
| The total premium that you have to pay may vary depending on the risk exposure and our underwriting requirements | |
| You also have to pay the following fees and charges: | |
| Commission: | 10% of premium (included in the premium) |
| Stamp duty: | RM 10.00 (excluded in the premium) |
| Service Tax* | 8% of premium |

(excluded in the premium)

*QBE Insurance (Malaysia) Berhad reserves the right to adjust the Service Tax rate applied to policy premiums in accordance with any alterations to the prevailing Service Tax legislation and guidelines.

4. Other Key Terms

- You must give all the facts in your application form fully and accurately.
- You must disclose all material facts such as your occupation and personal pursuits
- You must notify us immediately if there is any change in the occupation or your contact details.
- Eligibility: Full-time foreign workers actively engaged at their usual work under the employment of the policyholder.
- Premium Warranty: Premium due must be paid and received within sixty (60) days from the inception date of the policy/endorsement/renewal certificate. If this condition is not complied with then the policy will be automatically cancelled and we shall be entitled to the pro-rata premium for the period we have been on risk.
- The total premium that you have to pay may vary depending on the plan you choose, your occupation and our underwriting requirements.
- The territorial limits of this policy coverage is within Malaysia only, unless specified otherwise.
- Claim: You must notify us immediately of any claim and take reasonable steps to minimize the loss or damage. Claim notices must be in writing to us, giving detailed proofs and particulars. Please visit <https://www.qbe.com/my/claims> for the step-by-step process on how to make a claim with us.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions or speak with your servicing agent, or us directly to understand the coverage.

5. Can I cancel my policy?

Yes, you may cancel your policy at any time by giving a written notice to us.

Upon cancellation, you are entitled to a partial refund of the premium according to the terms and conditions of the policy, provided you have not made a claim.

This provides a summary for your quick and easy reference of the product, and you should also read the policy. You should speak with your servicing agent or us directly to understand any of the contractual terms, prior to purchasing the policy.

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 <http://www.pidm.gov.my>).

QBE Insurance (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is issued on 01Jan2026 and will be valid until the next periodical review.