



## 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 Hospital & Surgical Scheme

This policy is a yearly renewable hospital and surgical insurance scheme designed to reduce the financial burden of the employer of foreign workers in the event of hospital admission of their foreign workers to a Non-Corporatised Malaysian Government Hospital due to an accident or illness.

### 2. Know Your Coverage

As an illustration, for a premium of RM139.60 per worker, with an overall annual limit of RM20,000 the insurance coverage provided are:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"><li>• Daily Hospital Room &amp; Board (Maximum up to 30 days)</li><li>• Intensive Care Unit (Maximum up to 15 days)</li><li>• Hospital Supplies and Services</li><li>• Operating Theatre</li><li>• Surgical fees (Excluding organ transplantation)</li><li>• Anaesthetist Fees</li><li>• In-Hospital Physician Visits (Maximum up to 30 days)</li><li>• In-Hospital Specialist Consultation Visits (Maximum up to 30 days)</li><li>• Ambulance Fees/Medical Report Fees</li></ul>	<ul style="list-style-type: none"><li>• Plastic/Cosmetic surgery;</li><li>• Dental treatment or oral surgery;</li><li>• Treatment or surgical operation for congenital abnormalities or deformities;</li><li>• Pregnancy or miscarriage;</li><li>• Treatment which is not Medically Necessary;</li><li>• Suicide or self-inflicted injury while sane or insane;</li><li>• Accidental injuries or illnesses arising from racing or hazardous sports.</li><li>• Cardiovascular diseases and all cancers occurring within the first one hundred and twenty (120) days of Insurance of the Insured Person.</li><li>• Pre-existing conditions</li></ul>

As charged – in accordance to charges consistent with Third (3rd) Class Room & Board to a maximum of RM 160 per day, in a Non-Corporatised Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical)(Cost of Services) Order 2014 and/or its subsequent amendments.

**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.

The duration of coverage is 1 year. You need to renew your policy annually.

#### 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](mailto: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](http://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

Example, per foreign worker that you have to pay in this example:	
Standard Cover	RM 120
Additional Cover(s) (Optional add-on): None	-
You also have to pay the following fees and charges:	
Commission:	10% of premium or RM 12.00 (included in the premium shown)
Stamp duty:	RM 10.00 (excluded in the premium shown)
Service Tax*	8% of premium or RM 9.60 (excluded in the premium shown)
Total payable (including Service Tax and Stamp Duty)	RM 139.60
<i>*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.</i>	

### 4. Other Key Terms

<ul style="list-style-type: none"><li>• You must give all the facts in your application form fully and accurately.</li><li>• You must disclose all material facts such as your occupation and personal pursuits</li><li>• You must notify us immediately if there is any change in the occupation or your contact details.</li><li>• Eligibility: Full-time foreign workers aged 18 to 59 years of age actively engaged at their usual work under the employment of the policyholder.</li><li>• 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.</li><li>• The total premium that you have to pay may vary depending on the plan you choose, your occupation and our underwriting requirements.</li><li>• The territorial limits of this policy coverage is within Malaysia only, unless specified otherwise.</li><li>• 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 <a href="https://www.qbe.com/my/claims">https://www.qbe.com/my/claims</a> for the step-by-step process on how to make a claim with us.</li></ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. 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>
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### 5. Can I cancel my policy?

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