

PRODUCT DISCLOSURE SHEET

Date: 04/2026

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Foreign Workers Hospitalization and Surgical Insurance Scheme (SKHPPA).

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

1 What is Foreign Workers Hospitalization and Surgical Insurance Scheme (SKHPPA)?

Foreign Workers Hospitalization & Surgical Insurance Scheme (SKHPPA) is a 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** premium paid **annually** with an Annual Limit of RM20,000, you will receive the following insurance **coverage:**

This policy covers:		
ITEM	BENEFITS	AMOUNT (RM)
1(a).	Daily Hospital Room & Board (Maximum up to 30 days)	As Charged — in accordance to charges consistent with third (3rd) Class Room & Board in a Non-Corporatized Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) Order 1982.
1(b).	Intensive Care Unit (Maximum up to 15 days)	
2.	Hospital Supplies and Services	
3.	Operating Theatre	
4.	Surgical Fees (Excluding organ transplantation)	
5.	Anesthetist Fees	
6.	In-Hospital Physician Visits (Maximum up to 30 days)	
7.	In-Hospital Specialist Consultation Visits (Maximum up to 30 days)	
8.	Ambulance Fees/Medical Report Fees	
Maximum Overall Annual Limit (Items 1-8)		

This policy excludes:


- Pre-existing illness (waived if FOMEMA medical exam passed within 30 days of arrival in Malaysia).
- Specified illnesses within first 120 days of cover.
- Cosmetic/plastic surgery, circumcision, eye exams, glasses, vision correction surgery, prosthetics, hearing aids, pacemakers.
- Dental treatment (except for accidental injury to sound natural teeth during insurance period).
- Private nursing, rest cures, illegal drugs, intoxication, sterilization, venereal disease, AIDS/HIV, diseases requiring quarantine.
- Congenital or hereditary conditions.
- Pregnancy, childbirth, miscarriage, abortion, infertility, impotence, sterilization.
- Hospitalization for investigation, general exams, non-medically necessary or preventive treatments, weight control.
- Suicide or self-inflicted injury.

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


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

Note: The benefits payable under eligible Policy is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Progressive Insurance Bhd or PIDM (visit www.pidm.gov.my)


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




Call us at
1-800-888-458



Visit us at
www.progressiveinsurance.com.my



Email us at
customercare@progressiveinsurance.com.my



Scan the
QR Code above

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Know Your Obligations

For this medical and health insurance based on the illustration, you must pay a premium of:	
Standard Cover	<i>RM105.00 (annually)</i>
(+) Additional Cover	<i>Not applicable</i>
Gross Premium	<i>RM105.00</i>
You also have to pay the following fees and charges:	
(+) 8% Service Tax	<i>RM8.40</i>
(+) Stamp Duty	<i>RM10.00</i>
(+) Managed Care Organisation (MCO) Fee	<i>RM16.20 (inclusive of ST)</i>
Total Premium Payable	<i>RM139.60</i>
Where this is inclusive of:	
Commission	<i>10% of Gross Premium or RM10.50</i>

Please note the following:

- The Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.

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Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- Your coverage will only start on the effective date of the policy, except for cardiovascular disease and all types of cancers suffered by the foreign worker, which will be covered only after 120 days from the effective date.
- This policy applies to your present and future full-time foreign worker employees, from the age of 18 to 60, who are actively engaged at their usual work on the date the persons are eligible to join this policy.
- 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.

Note: This list is **non-exhaustive**. Please 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 refund of the premium less premium based on our short period rates for the period of the policy which has been in force, subject to the minimum premium to be retained by us.
- No refund premium is allowed if there is a claim under the policy.
- Short Period Rates Table:

Period of Insurance	Percentage of Annual Premium Refund
Not exceeding 15 days	90%
Not exceeding 1 month	80%
Not exceeding 2 months	70%
Not exceeding 3 months	60%
Not exceeding 4 months	50%
Not exceeding 5 months	40%
Not exceeding 6 months	30%
Not exceeding 7 months	25%
Not exceeding 8 months	20%
Not exceeding 9 months	15%
Not exceeding 10 months	10%
Not exceeding 11 months	5%
Exceeding 11 months	No refund of premium