

# 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 Insurance Guarantee.

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

## 1 What is Foreign Workers Insurance Guarantee?

This guarantee is required by the Immigration Department from an Employer under Regulation 21 of the Immigration Regulations. It guarantees payment to the Director General or Immigration of Malaysia up to a maximum aggregate sum of the guarantee value, in the event that any foreign workers must be repatriated during their stay in Malaysia

## 2 Know Your Coverage

**As an illustration**, if the guarantee amount under this Foreign Workers Insurance Guarantee is **RM750.00** per worker (depending on the Nationality), with a standard premium rate of 2% and a duration of 18 months, you will receive the following Foreign Workers Insurance Guarantee **coverage**:


This policy <b>covers</b> :	This policy <b>excludes</b> :
<p>Below are the circumstances under which the Insurance Guarantee may be called upon by the Immigration Department, in relation to breaches of sections of the Immigration Act of Malaysia:</p> <ul style="list-style-type: none"> <li>If the worker gets married or become pregnant during her stay;</li> <li>If the worker remains in Malaysia after the expiry of their permit or visa;</li> <li>If the employer fails to provide air passage for the worker to return to their country of origin upon expiry of the permit or Visa;</li> <li>If the employer fails to cover the cost of transporting the worker's mortal remains to their country of origin</li> <li>If the employer refuses to pay the worker's salary;</li> <li>If the employer is involved in illegal and illicit activities, such as drugs, immoral work, and others;</li> <li>If the worker engages in any of employment (paid or unpaid), business or any occupation or activity detrimental to the security and well-being of Malaysia.</li> </ul> <p><b>Note:</b> The total premiums that you must pay vary depending on the worker's nationality.</p>	<ul style="list-style-type: none"> <li>Does not cover foreign domestic maids.</li> <li>Any claim arising or not related to the stated reasons under Regulations 21 of the Immigration Department of Malaysia.</li> </ul>

**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, of either 13 months 18 months or 26 months. You need to purchase a new guarantee upon renewing your worker's permit.

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](http://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](http://www.progressiveinsurance.com.my)



Email us at  
[customer care@progressiveinsurance.com.my](mailto:customer care@progressiveinsurance.com.my)



Scan the  
QR Code above

## 3

### Know Your Obligations

**For Foreign Worker's Insurance Guarantee, the total premium that you have to pay varies depending on the nationality of your worker and Immigration address, subject always to a minimum premium of RM50.00 for every insurance guarantee issued.**

Standard Cover	<i>Nationality: Nepal</i> <i>Duration: 18 months</i> <i>Guarantee Amount: RM750.00</i>  <i>Sum insured x rate x duration = Premium</i> <i>RM750.00 x 2% x 18/12 mths = RM22.50 (per worker)</i> <i>e.g : RM22.50 x 10 workers = RM225.00</i>
(+) Additional Cover	<i>Not applicable</i>
<b>Gross Premium</b>	<b>RM225.00</b>
<b>You also have to pay the following fees and charges:</b>	
(+) 8% Service Tax	RM18.00
(+) Stamp Duty	RM10.00
<b>Total Premium Payable</b>	<b>RM253.00</b>
<b>Where this is inclusive of:</b>	
Commission	<b>10% of Gross Premium or RM22.50</b>

Please note the following:

- **This is an illustration.** The total premium that you have to pay may vary depending on the nationality of your worker and the Immigration address.
- 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 which is known or ought to know, that would affect our underwriting consideration of your proposal. You must disclose all relevant facts truthfully and completely in your insurance application form.
- An Insurance Guarantee is issued in the specific name or company as approved by the Immigration Department.
- Coverage will be based on the nationality of your worker, guarantee sum and duration of cover.
- 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.
- **Cash Before Cover** - It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by us before cover commences. If this condition is not complied with then this insurance Policy is automatically null and void.
- 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.

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### 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. Upon cancellation, you will receive a refund of the premium, after deducting the amount corresponding to the period the policy has already been in force and subject to the minimum premium to be retained by us.
- No refund premium is allowed if there is a claim under the policy.