



SKHPPA



TakaFULmalaysia

Foreign Worker Hospitalisation and Surgical Scheme (SKHPPA)



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Statement pursuant to Section 141 of the Islamic Financial Services Act 2013, you are to disclose in the proposal form, fully and faithfully all the facts which you know or ought to know, otherwise the certificate issued may be void.

In view of the increasing Hospital and Surgical charges, this Product is specially designed to reduce the financial burden of the employers 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.

Some Important Information on the Participation of SKHPPA

TO PROSPECTIVE CERTIFICATE OWNER

This page contains important information about your Takaful product. You should read all the information carefully to make sure that you fully understand it and that it meets your needs.

You are advised to read through the checklist below which explains the essential features of the SKHPPA so that you are able to make an informed decision before participating the product.

If you have any inquiries, please seek clarification from your Takaful intermediary or our office nearest to you.

1. The benefits payable under the product are highlighted in the "Description of Benefits/Coverage".
2. This is a yearly renewable Takaful product, whereby the benefits and contribution are subjected to review from time to time. Any changes to benefits and contribution can only be imposed by us on certificate anniversary with ninety (90) days written notice based on the emerging claims experience of the portfolio.
3. Takaful coverage ceases from the time your foreign worker leaves Malaysia and resumes upon his or her return to Malaysia.

Period of Cover and Renewal

The Takaful coverage shall become effective as of the date stated in the certificate. The certificate anniversary shall be one (1) year after the effective date and annually thereafter. On each such anniversary, this product is renewable at the contribution rates in effect at that time as notified by the Company.

Definitions

PRE-EXISTING ILLNESS

shall be limited to disabilities which existed before the effective date of cover and for which the covered person should have reasonably been aware of. A covered person may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- a. the covered person had received or is receiving treatment;
- b. medical advice, diagnosis, care or treatment has been recommended;
- c. clear and distinct symptoms are or were evident; or
- d. its existence would have been apparent to a reasonable person in the circumstances.

SPECIFIED ILLNESSES

shall mean the following disabilities and its related complications, occurring within the first one hundred and twenty (120) days of Takaful coverage of the covered person:

- a. Cardiovascular disease.
- b. All cancers.

Application Procedures

- The SKHPPA proposal forms can be obtained from your Takaful intermediary or our office nearest to you.
- The employer must complete the proposal form and submit the completed proposal form together with contribution to Takaful intermediary or our office nearest to you.
- Takaful coverage is effective upon receipt of payment of contribution.
- The certificate will be sent to the employer within twenty-one (21) working days.
- If the certificate has not been received within the stipulated period, kindly contact your Takaful intermediary or our office nearest to you.

Description Of Benefits/Coverage

SCHEDULE OF BENEFITS (ANY ONE DISABILITY)

ITEM	BENEFITS	AMOUNT (RM)
1 (a)	Daily Hospital Room and Board (Maximum up to 30 days)	As charged in accordance to charges consistent with Third (3rd) Class Room and Board to a maximum of RM160 per day in a non-corporatised Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) Order 1982.
1 (b)	Intensive Care Unit (ICU) (Maximum up to 15 days)	
2	Hospital Supplies and Services	
3	Operating Theatre	
4	Surgical Fees (Exclude 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 or Medical Report Fees	
Maximum Overall Annual Limit (Items 1 to 8)		RM20,000
ANNUAL CONTRIBUTION: RM120 per covered person		

Important Notes

1. Service Tax is exempted by Kastam Diraja Malaysia provided the contributions are paid by the foreign worker(s). A 8% Service Tax will be imposed on each contribution due and payable.
2. All benefits payable for any number of disabilities in any one given Period of Coverage is subjected to the Overall Annual Limit of RM20,000 per covered person.

Exclusions

This Product does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

1. Pre-existing Illness. However, this exclusion is waived in the event the covered person passes the medical examination as confirmed by Fomema Sdn. Bhd. (FOMEMA) within thirty (30) days from the covered person's arrival to Malaysia.
2. Specified Illnesses occurring during the first one hundred and twenty (120) days of continuous cover.
3. Plastic or cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
4. Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the Period of Coverage.
5. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law.
6. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
7. Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization.
8. Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.

Exclusions

9. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
10. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
11. Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
12. Expenses incurred for donation of any body organ by a covered person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
13. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatment.
14. Care or treatment for which payment is not required or to the extent which is payable by any other Insurance/ Takaful or indemnity covering the covered person and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance or Takaful Contract.
15. Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations).
16. Costs/expenses of services of a non-medical nature such as television, telephones, telex services, radio or similar facilities, admission kit/pack and other ineligible non-medical items.
17. Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
18. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
19. Expenses incurred for sex changes.

Frequently Asked Questions

Q1 WHAT DOES THE SKHPPA COVER?

A1 It covers hospitalisation and surgical charges incurred by the foreign worker in the event of hospital admission to a non-corporatised Malaysian Government Hospital due to an accident or illness.

Q2 IS THE SKHPPA A COMPULSORY PRODUCT?

A2 Yes.

Q3 MY FOREIGN WORKERS ARE COVERED UNDER SOCIAL SECURITY ORGANIZATION (SOCSO), DO THEY NEED TO BE COVERED UNDER SKHPPA?

A3 Yes. The SKHPPA and the SOCSO are two different schemes and both are compulsory.

Q4 CAN THE CONTRIBUTION BE DEDUCTED FROM THE FOREIGN WORKER'S SALARY?

A4 Yes, the employer can advance the payment for the required contribution and then subsequently deduct the same from the foreign worker's salary.

Q5 HOW MUCH IS THE CONTRIBUTION AND WHEN WILL COVERAGE TAKE EFFECT?

A5 The annual contribution is RM120 per foreign worker per annum and coverage will take effect upon registration with contribution duly paid. The annual contribution is subjected to 8% Service Tax. Please refer to the above important notes under the Description of Benefits/ Coverage.

Q6 IS MEDICAL CHECK-UP REQUIRED?

A6 Not necessary as long as the foreign workers are legally working in Malaysia and have passed the medical examination administered by Fomema Sdn. Bhd (FOMEMA).

Q7 ANY RESTRICTION TO HOSPITAL ADMISSION?

A7 Yes, admission to non-corporatised Malaysian Government Hospital only.



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This brochure is for general information only and is not a contract for this product. You are advised to refer to the Product Disclosure Sheet and certificate for detailed information regarding the important features, benefits, contributions and exclusions of the product for better understanding before participating into this product.

Note: Subject to terms and conditions.

For more information, please contact:

1300 88 252 385
www.takaful-malaysia.com.my

Managed by: Syarikat Takaful Malaysia Am Berhad 201701032316 (1246486-D) ("Takaful Malaysia") 27th Floor, Annexe Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur | Member of PIDM | The benefits payable under eligible product is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Takaful Malaysia or PIDM (visit www.pidm.gov.my/en).