A hospital and surgical insurance to cover foreign workers for hospitalisation due to accident or illness.

What is it?

Agent stamp

Cashless admission

Intensive care

Annual coverage up to RM20,000

To Prospective Policyholder

This brochure provides a brief description of the product and is not exhaustive. For full details on exclusions, terms and conditions, kindly refer to the actual Policy Document. In the event of differences arising between the translated versions, the English version shall prevail.

Important Information On The Purchase of SKHPPA

1. The benefits payable under the policy are highlighted in the "Description of Benefits/Coverage."
2. This is a yearly renewable plan whereby the premiums and benefits are subject to review from time to time. Any changes to benefits and premium can only be imposed by TMIM on policy anniversary with 90 days written notice based on the emerging claims experience of the portfolio.
3. Cover ceases from the time your foreign worker leaves Malaysia and resumes upon his/her return to Malaysia.

This page contains important information about your insurance. 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 purchasing the policy. If you have any questions or queries, please contact your intermediary or any of Tokio Marine Insurans (Malaysia) Berhad (hereinafter called “TMIM”) branch office.

1. Compulsory hospital & surgical insurance for foreign workers
2. Cashless admission in government hospitals
3. Affordable premium

At a glance

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**Schedule Of Benefit**

1. **Daily Hospital Room & Board**
2. **Medical Services**
3. **Dental Services**
4. **Visitors Meals and Services**
5. **Other Expenses**
6. **Exclusion Organ Transplantation**
7. **In-Hospital Specialist Consultation Visits**
8. **Ambulance Fees/Medical Report Fees**
9. **Anaesthetist Fees**
10. **Surgical Fees**
11. **Hospital Supplies and Services**
12. **Pre-existing Illness**
13. **Hospitalisation primarily for investigatory purposes**
14. **Pregnancy, child birth (including surgical delivery)**
15. **Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.**
16. **Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar non-medical items.**
17. **Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skiing, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports such as television, telephones, telex services, radios or similar non-medical items.**
18. **Private flying other than as a fare-paying passenger in any non-Corporatised Malaysian Government Hospital.**
19. **Expenses incurred for sex changes.**
20. **Costs of treating or providing alternative treatment.**
21. **Injury while sane or insane.**
22. **Investigation and treatment of sleep and snoring disorders, sleep apnea.**
23. **Expenses incurred for donation of any body organ by an Insured Person.**
24. **Expenses covered under the Workman’s Compensation Insurance Contract.**
25. **Fees (Medical) Order 1982.**
26. **Any medical examination administered by Commera Sdn. Bhd. (FOMEMA).**
27. **Expenses covered under the Ministry of Health Malaysia.**
28. **Non-medical items.**
29. **TRA (AIDS Related Complex) and HIV related diseases, and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and its sequelae,**
30. **Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.**
31. **Any medical examination administered by Commera Sdn. Bhd. (FOMEMA).**
32. **Expenses covered under the Ministry of Health Malaysia.**
33. **Non-medical items.**
34. **TRA (AIDS Related Complex) and HIV related diseases, and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and its sequelae,**
35. **Any medical examination administered by Commera Sdn. Bhd. (FOMEMA).**
36. **Expenses covered under the Ministry of Health Malaysia.**
37. **Non-medical items.**
38. **TRA (AIDS Related Complex) and HIV related diseases, and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and its sequelae,**
39. **Expenses covered under the Ministry of Health Malaysia.**

**Definitions**

**PRE-EXISTING ILLNESS** shall be limited to disabilities which existed prior to the commencement date of the Policy and the Insured Person may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- the Insured Person had received or is receiving treatment;
- the Insured Person was advised, diagnosed, care or treatment has been prescribed;
- clear and distinct symptoms are or were evident;
- or the Insured Person had received or is receiving treatment;
- or the Insured Person had received or is receiving treatment;
- the Insured Person was advised, diagnosed, care or treatment has been prescribed;
- clear and distinct symptoms are or were evident;
- or the Insured Person had received or is receiving treatment;

**SPECIFIED ILLNESSES** shall mean the following disabilities and illnesses, their related complications, occurring specific dates of admission and the related charges incurred by the Insured Person.

1. **Cardiac disease**
2. **ALC diseases**

**Period Of Cover And Renewal**

The Policy shall become effective as of the date stated in the Schedule. The Policy Anniversary shall be one (1) year after the effective date and annually thereafter. On such each anniversary, the Policy becomes renewable for another one (1) year as at that time as notified by the Company.