



# **Foreign Worker GAP Cover Group Personal Accident Insurance**

We provide a cost effective solution for your business



- QBE's Foreign Worker GAP Cover provides an option for the Employer to insure non-work-related accidents while the employed Foreign Worker is in Malaysia.
- When the Foreign Worker Compensation Scheme (FWCS) was changed to Social Security Organization (SOCSO) program, some of the covers in FWCS were no longer provided.

Examples:

No cover for non-work-related accidents

No cover during commute to and from work, if there is any interruption or deviation from the route to and from the work site

No cover for repatriation or funeral benefits (unless it is due to occupational diseases or work related accidents)

	COVERAGE	
	FWCS	SOCSO
<b>Work related</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Non work related accident</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

- This is a specially designed, cost effective coverage to complement the Foreign Worker SOCSO without any overlap of the benefits.
- Peace of mind for the employer to handle non-work-related accidents not covered under SOCSO.
- In addition, it pays for the cost incurred to replace a worker who suffered Accidental Death or Total Permanent Disablement after working hours.

## Foreign Worker Gap Cover Group Personal Accident

Benefit	Sum insured (RM)
<b>During Working Hours:</b> Personal Accident	10,000
<b>During Non-Working Hours:</b> Personal Accident	30,000
Accidental Medical Expenses (subject to an excess of RM50 for each & every eligible claim, maximum limit of RM500 per accident)	5,000
Recruitment/ Replacement Cost up to	2,000
One-Off Inconvenience Benefit	1,100
Repatriation Expenses (Funeral expenses in Malaysia up to RM1,500)	5,000
<b>Gross Premium per worker</b>	<b>RM48</b>

### 1. Who can be covered under this product?

All foreign workers aged 18 to 65 years of age eligible under the SOCSO scheme are covered by QBE's Foreign Worker Gap Cover.

### 2. What are the benefits of purchasing this insurance for my foreign workers?

This insurance will provide cover for foreign workers should they suffer injury not related to work. Without this cover, employers will have to manage the cost incurred for these incidents themselves.

### 3. What are the key exclusions under the policy?

Please refer to the QBE Foreign Worker GAP Cover Insurance Policy for details.

### 4. How do I sign up for this cover?

Please contact any QBE intermediary or branches for more information.

## IMPORTANT NOTES

- This brochure is not a contract of insurance. The precise terms, conditions are specified in the insurance policy.
- You can request to view the actual insurance policy before you sign up for cover.
- Please refer to the official publication for detailed information relating to Foreign Worker SOCSO.

## BRANCHES CONTACT

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# QBE

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