

PRODUCT DISCLOSURE SHEET



A member of the Fairfax Group

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.**

The information provided in this Product Disclosure Sheet is valid from 1 January 2026.

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact The Pacific Insurance Berhad or PIDM (visit www.pidm.gov.my).

1. What is Foreign Workers Insurance Guarantee?

Foreign Workers Insurance Guarantee is a guarantee letter required by the Immigration Department from you (employer) as a security deposit for the employment of foreign workers (Domestic maids is not applicable) under Regulation 21 of the Immigration Regulations.

2. Know Your Coverage

As an illustration, a Foreign Workers Insurance Guarantee with guarantee value of RM500,000.00, for RM7,500.00 (subject to Service Tax and Stamp Duty). During the coverage period, you will receive the following Foreign Workers Insurance Guarantee coverage:

This policy covers:

This insurance guarantee will serve as a guarantee to the Immigration Department to cover repatriation expenses in the event the foreign worker is required by the authorities to be sent back to their country of origin during their stay in Malaysia.

This insurance Guarantee could be called when the following circumstances arises:

- Breach of Immigration Act
- Your worker is caught involving in illegal and illicit activities such as drug, immoral work, etc.
- Your company goes into liquidation and is unable to provide the return passage for the worker

The duration of cover is set by Immigration Department depending on the work permit either thirteen (13) months, eighteen (18) months or twenty six (26) months. Employer need to purchase a new guarantee upon renewing worker's permit.

If you have any questions or require assistance on your Foreign Workers Insurance Guarantee, you can:



Call us at
+603-2633 8999



Visit us at:
[Foreign Workers Insurance Guarantee](#)



Email us at:
customerservice@pacificinsurance.com.my

3. Know Your Obligations

For this Foreign Workers Insurance Guarantee, you must pay a premium of:

Standard Cover	RM 7,500.00
Total premium you must pay is RM 7,500.00 .	

You also have to pay the following fees and charges:

Stamp duty	RM10.00 (eligible for exemption until 31 December 2028 provided if the policyholder is an individual, and the annual gross premium does not exceed RM150; or a MSME with a valid MSME certificate submitted, and the annual gross premium does not exceed RM250)
Commission	10% of premium or RM 750.00 (included in the total premium)
Service Tax	8% of premium or RM 600.00

4. Other Key Terms

- Please ensure that the particulars of the foreign workers are fully completed and correct
- You need to purchase a new policy for mid-term inclusion of foreign workers
- Your premium will vary depending on underwriting requirements, nationality of your worker and total number of workers.
- Minimum premium of RM50.00 per insurance guarantee issued.
- The premium must be paid and received by us within 60 days from the inception date of the cover, otherwise the cover is automatically cancelled and you will still be responsible to pay the pro rata premium for the period we have been on risk.
- You are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant.
- You have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

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

5. Can I cancel my policy?

No, if the guarantee has already been lodged with the Immigration Department.

Yes, if the guarantee is not lodged with the Immigration Department and the original copy of the guarantee is returned to us for cancellation. The premium shall be refunded less the stamp duty.

If you have any complaints, please contact us at:

Complaint Monitoring Unit

40-01, Q Sentral, 2A Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia.

(P.O. Box 12490, 50780 Kuala Lumpur, Malaysia.)

Tel: +603-2633 8999 Fax: +603-2633 8998 E-mail: customerservice@pacificinsurance.com.my

If you are not satisfied with our response, you may contact the following:

- Laman Informasi Nasihat dan Khidmat (BNMLINK) Bank Negara Malaysia**
4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur
Tel: 1-300-88-5465 Fax: +603-2174 1515 Web Form: bnm.gov.my/BNMLINK
- Financial Markets Ombudsman Service** (formerly known as Ombudsman for Financial Services)
Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Tel: +603-2272 2811 Website: www.fmos.org.my