

Product Disclosure Sheet

## Group Hospital and Surgical Insurance for Universiti Sains Malaysia

(Please read this Product Disclosure Sheet before you decide to take out this insurance. Be sure to also read the general terms and conditions.)

### 1. What is this product about?

This Policy provides insurance coverage for hospitalisation & surgical expenses incurred due to accident and illnesses covered by the product. It comes with medical card facility for cashless hospital admission to our panel hospitals in Malaysia.

### 2. Who can be insured?

Full-time international students from age 16 to 59 years old and is renewable up to 70 years old. Dependent children (unmarried & unemployed) must be 30 days and under the age of 19 or up to the age of 23 who are full-time students registered at recognised educational institutions in Malaysia.

### 3. What are the covers / benefits provided?

Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
Room and Board (RB), per day up to 120 days	300	300	200	100	100
Maximum Limit Per Disability	55,000	55,000	45,000	35,000	25,000
Annual Outpatient Cancer Treatment (Annual Limit – per policy year)	25,000	25,000	15,000	10,000	10,000
Annual Outpatient Kidney Dialysis Treatment (Annual Limit – per policy year)	25,000	25,000	15,000	10,000	10,000
Funeral Expenses (all causes) (Annual Limit – per policy year)	2,000	2,000	2,000	2,000	2,000
Compassionate Visitation Expenses (Annual Limit - per policy year)	5,000	5,000	5,000	5,000	5,000
Tuition Fees, replacement of missed subjects (max per semester) – For student only (Annual Limit - per policy year)	10,000	10,000	10,000	10,000	10,000
Emergency Medical Evacuation/Repatriation Expenses (Annual Limit – per policy year)	300,000	300,000	200,000	100,000	100,000
<b>OUTPATIENT CLINICAL BENEFITS</b>					
<b>General Practitioner's Clinic</b>					
- Consultation, Medication & Injection					
- Diagnostic X-rays & Laboratory Tests	1,000	1,000	750	500	500
- Minor surgical procedures					
<b>Deductible Amount/Co-payment (GP) – per visit</b>	nil	30	30	30	30

The key benefits are as follow:

- Hospital Room and Board
- In-hospital Physician Visit
- Pre-Hospital Specialist Consultation
- Pre-Hospital Diagnostic Tests
- Post Hospitalization Treatment
- Second Surgical Opinion
- Daycare Surgery
- Emergency Accidental Outpatient Treatment
- Emergency Accidental Dental Treatment
- Ambulance Fees
- Emergency Sickness Treatment
- Daily Cash Allowance at Malaysian Government Hospital
- Medical Report Fees

**Note: Please refer to the Policy Contract and Schedule of Benefits for the full product features and benefits**

### 4. What is the Period of Cover and Renewal Options?

Duration of cover is for three (3) months, six (6) months or one (1) year. You need to renew your insurance Policy before the Policy expires

### 5. How much premium do I have to pay?

The total premium payable may vary depending on the plan selected, period of insurance, number of dependents insured and our underwriting requirements. Please refer to the following Premium Tables for reference.

One (1) year coverage					
CATEGORIES OF COVER (Eligible student 16 to 59 years old, renewable up to 70 years old)					
Annual Gross Premium (Inpatient Benefits + Extended Benefits & Outpatient Benefits)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	RM	RM	RM	RM	RM
Student	1,478	779	615	462	377
Spouse	1,478	779	615	462	377
Child	1,478	779	615	462	377
** Overage Student/Dependent (60 to 70 years old)	2,660	1,403	1,108	831	679

Six (6) months coverage					
CATEGORIES OF COVER (Eligible student 16 to 59 years old, renewable up to 70 years old)					
Annual Gross Premium (Inpatient Benefits + Extended Benefits & Outpatient Benefits)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	RM	RM	RM	RM	RM
Student	1,035	546	431	323	264
Spouse	1,035	546	431	323	264
Child	1,035	546	431	323	264
** Overage Student/Dependent (60 to 70 years old)	1,862	982	775	582	475

Three (3) months coverage					
CATEGORIES OF COVER (Eligible student 16 to 59 years old, renewable up to 70 years old)					
Annual Gross Premium (Inpatient Benefits + Extended Benefits & Outpatient Benefits)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	RM	RM	RM	RM	RM
Student	724	382	302	226	185
Spouse	724	382	302	226	185
Child	724	382	302	226	185
** Overage Student/Dependent (60 to 70 years old)	1,304	688	543	407	333

Renewal of Policy is not guaranteed, subject to your claim experience, medical inflation, our overall experience in underwriting Hospitalisation and Surgical insurance, etc.

#### 6. What are the fees and charges that I have to pay?

Type	Amount
Stamp Duty	RM 10.00

What is included in the premium	Amount
Commission to the insurance intermediary (if any)	10% of premium
Malaysia Government Service Tax	8% of premium

Please refer to below computation of commission for illustration purpose only  
A commission of RM10 is paid for every RM100 premium paid

#### 7. What are some of the key terms and conditions that I should be aware of?

You should provide sufficient and accurate information to us or our intermediary to enable us to advise you on the hospitalisation and surgical insurance which suits your needs.

- Duty of Disclosure**

##### Consumer Insurance Contract

Pursuant to Schedule 9 of the Financial Services Act 2013, you must take reasonable care to ensure that all your answers to the questions are to the best of your knowledge, full, complete, correct and honest. You also have a duty to inform us of any change in the details or information given to us before we issue the Policy to you, or before you renew or change any of the terms of your Policy. If you fail to do so, your Policy may be cancelled or treated as if it never existed, or your claim may be rejected or not fully paid.

##### Non-Consumer Insurance Contract

Pursuant to Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for purposes of your trade, business, or profession, you have a duty to disclose any matter you know to be relevant to our decision in accepting the risks and determining the rates and terms of your insurance. You also have a duty to inform us of any change in the details or information given to us before we issue the Policy to you, or before you renew or change any of the terms of your Policy. If you fail to do so, your Policy may be cancelled or treated as if it never existed, or your claim may be rejected or not fully paid.

- **Change in Risk**  
If there are changes occur at any time or from time to time, and materially vary any of the facts provided at the date of the proposal, you shall give notice in writing to us within seven (7) days from the date of change and shall pay additional premium if it is required.
- **Cash Before Cover**  
Full premium must be paid before the effective date of the Policy.
- **Residence Overseas**  
We will not reimburse the charge incurred for overseas treatment if the Insured Person/Participant/Covered Person has travelled or resides out of Malaysia for more than 90 consecutive days.
- **Free-Look Period**  
You may cancel your Policy by returning the Policy within 15 days after the Policy has been delivered to you. The premiums that you have paid (less any medical fee incurred) will be refunded to you
- **Implications and disadvantages of switching Policy to another insurer**  
One of the main disadvantages of switching Policy to another insurer is application of new terms & conditions. If your current health status is less favourable, it is advisable to check with the new insurer before making decision to switch Policy to the new insurer.
- **Claims Procedure**  
Written notice must be given to us within 30 days from the date of occurrence. You may submit your claims by emailing us at [customer@bsompo.com.my](mailto:customer@bsompo.com.my) or visit any of our branches nationwide.

**Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of terms and conditions.**

#### 8. What are the major exclusions under this Policy?

This Policy does not cover losses which are specifically excluded under the Policy, for example, any pre-existing illness, suicide or attempted suicide, intentional self-injury, and influence of alcohol or drug etc.

**Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions.**

#### 9. Can I cancel my Policy?

You may cancel your Policy by giving us a written notice. Upon cancellation, we will retain minimum premium of RM75.00 and refund the pro-rated premium to you. However, premium will not be refunded if there was a claim paid or submitted to us during the Policy period.

**Note: Please refer to the Policy Contract for the full list of cancellation conditions.**

#### 10. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your contact and personal details to ensure that all correspondences reach you in a timely manner. You may inform our branch office or our Customer Service Centre.

#### 11. Where can I get further information?

Should you require additional information or any enquiries about Health Insurance, please contact our Customer Service Centre during the operating hours from 8:30 am to 5:00 pm (Monday-Friday) at 03-2170 7300 or call our Toll-Free number stated at the bottom of this page. Please visit [www.berjaysompo.com.my](http://www.berjaysompo.com.my) for the list of panel private hospitals.

#### 12. What are the other similar types of general insurance products available?

##### **SOMPO Health**

Please visit [www.berjaysompo.com.my](http://www.berjaysompo.com.my) for more details

**IMPORTANT NOTE:** YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT OUR COMPANY DIRECTLY FOR MORE INFORMATION. YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the Policy Contract.

Berjaya Sompo Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid from 1<sup>st</sup> October 2023.