

Product Disclosure Sheet

GHS – International Student Health Insurance Plan

(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 product provides hospitalisation & surgical expenses incurred due to accident and illnesses. This product comes with a medical card facility for hospital admission to our panel hospitals in Malaysia.

2. Who is eligible?

International student who are full time students and aged from 16 to 59 years old and is renewable up to age 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)
Room and Board (RB), per day up to 120 days	300	300	200	100
Maximum Limit Per Disability	55,000	55,000	45,000	35,000
Annual Outpatient Cancer Treatment (Annual Limit – per policy year)	25,000	25,000	15,000	10,000
Annual Outpatient Kidney Dialysis Treatment (Annual Limit – per policy year)	25,000	25,000	15,000	10,000
Funeral Expenses (all causes) – (Annual Limit – per policy year)	2,000	2,000	2,000	2,000
Compassionate Visitation Expenses (Annual Limit - per policy year)	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
Emergency Medical Evacuation/Repatriation Expenses (Annual Limit – per policy year)	300,000	300,000	200,000	100,000
OUTPATIENT CLINICAL BENEFITS				
General Practitioner's Clinic - Consultation, Medication & Injection - Diagnostic X-rays & Laboratory Tests - Minor surgical procedures	1,000	1,000	750	500
Deductible Amount/Co-payment (GP) – per visit	nil	30	30	30

The Policy provides 4 Plans i.e. Plan 1, Plan 2, Plan 3 & Plan 4. The key benefits are as below:

- 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

For full list of benefits, please refer to the Schedule of Benefits.

4. What is the Period of Cover and Renewal Option?

Duration of cover is for 1 year. You will need to renew your insurance Policy annually.

5. How much premium do I have to pay?

The total premium may vary depending on the plan selected, medical health, and our underwriting requirements.

Table of Premium

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
	RM	RM	RM	RM
Student	1,478	779	615	462
Spouse	1,478	779	615	462
Child	1,478	779	615	462

CATEGORIES OF COVER (Eligible student 60 to 70 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
	RM	RM	RM	RM
Student	2,660	1,403	1,108	831
Spouse	2,660	1,403	1,108	831
Child	2,660	1,403	1,108	831

Premium must be paid before coverages are provided. Payment can be made by credit card.

Renewable premium rates are not fixed. The renewable premium may increase due to factors such as your claims experience, industry medical inflation, our overall experience in underwriting Hospitalisation and Surgical insurance etc.

Please note that increased premium rates in the past do not necessarily reflect the future trend.

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

Type	Amount
Commission to the insurance intermediary (if any)	10% of premium

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

- 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.

- Change in Risk**

If at any time or from time to time any changes shall occur materially varying any of the facts existing at the date of the proposal, you shall within 7 days give notice in writing to us and shall pay such additional premium as we may require.

- Cash Before Cover**

Full premium must be paid before the effective date of the Policy.

- Residence Overseas**

We will not reimburse the medical expenses incurred for overseas treatment if the Insured Person/ has travelled out of Malaysia for more than 90 consecutive days.

- Free-Look Period**

You may cancel your Policy by returning the Policy Contract to us 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.

- Claims Procedure**

Written notice must be given to us immediately from the date of occurrence. You may submit your claims by emailing us at 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, suicide or attempted suicide, intentional self-injury, influence of alcohol or drug etc.

9. Can I cancel my Policy?

You may cancel your Policy at any time by giving us a written notice and we will refund the pro-rated premium provided there was no claim submitted to us during the Policy year.

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 of your contact and personal details to ensure that all correspondence reach you in a timely manner. You could inform our branch office or Customer Service Centre.

11. Where can I get further information?

If you have any enquiries, please contact our Customer Service Centre during operating hours from 8:30 am to 5:00 pm (Monday-Friday) at 03-2170 7300 or the Toll Free number 1-800-889-933, or email us at customer@bsompo.com.my

For additional information about Hospital and Surgical Insurance, please refer to the Insurance info booklet on 'Medical and Health Insurance', available at www.insuranceinfo.com.my

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

- SOMPO Health and SOMPO MedicNow.**

Please visit www.berjyasompo.com.my for more details.

IMPORTANT NOTE: YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE BROKER OR CONTACT OUR COMPANY DIRECTLY FOR MORE INFORMATION.

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 as at 25th May 2021.