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Employee Handbook

Group Products

Customise adequate coverage for your employees according to their respective needs.
It’s something they’ll **thank you** for.

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RANGE OF GROUP PRODUCTS

GROUP PA

- Pre-underwritten : Group Employee Care
- Case-underwritten : Flexi PA

CORPORATE TRAVEL

- Annual with Unlimited Trips – Named and Unnamed

SPECIALTY

- Association / Members / Event
- Student PA
  - Pre-underwritten (RM15, RM20, RM30)
  - Case underwritten



Group Employee Care

Importance Of Having Accident Coverage

Importance of Having Accident Coverage

It is important to **ensure** your employees have sufficient **protection** to mitigate the following:

High Industrial Accident Rate



Accidents at workplace are common and can disrupt employer's business & lead to a costly compensation payments

High Road Accident Rate



High incidence of road accidents in are attributed by dangerous roads, speeding, drunk driving, distracted driving, jumping red lights, and non-adherence to lane driving and improper overtaking.

Coverage Gap



Potential coverage gaps that can expose them to unexpected events.

Financial Assistance



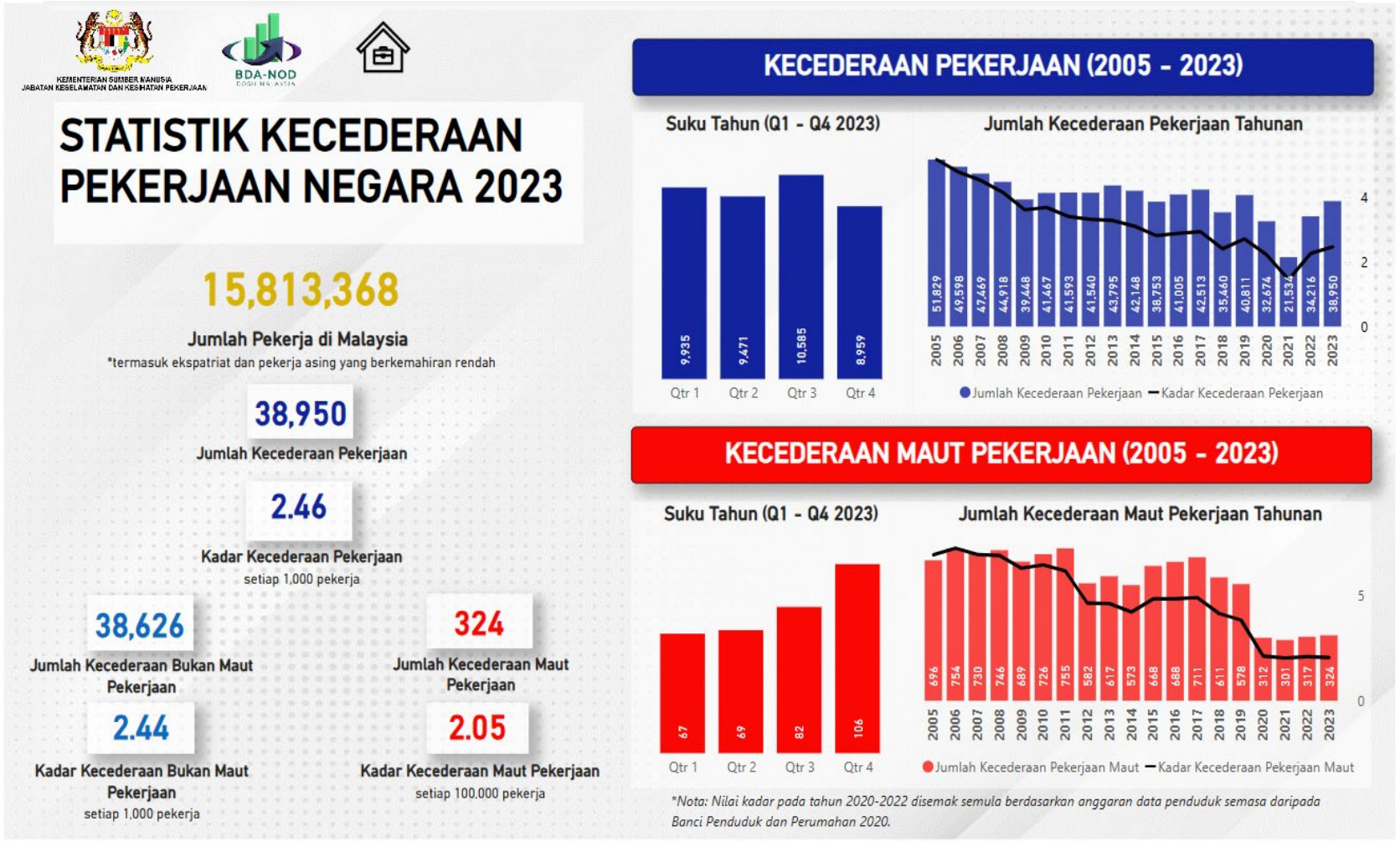
Lump sum payment in the event of Death, Permanent Disablement or during recovery and income replacement due to unemployment due to accident

Responsible & Caring Employer



Support the employees in the event of disabilities such as permanent, temporary or total disablement from an accident. Improves productivity of the employees

High in Industrial Accident



15.8mil

Working population

38,950

Occupation injuries

2.46

Injuries rate per 1,000 workers

Source: Injury and Illness Statistics (Dashboard) - Official Portal of the Department of Occupational Safety and Health

High Road Accident

The seriousness of road accidents in Malaysia is evident with 1 death occurring every 1hr 56 mins, contributing to it being the 8th most dangerous country to drive in.

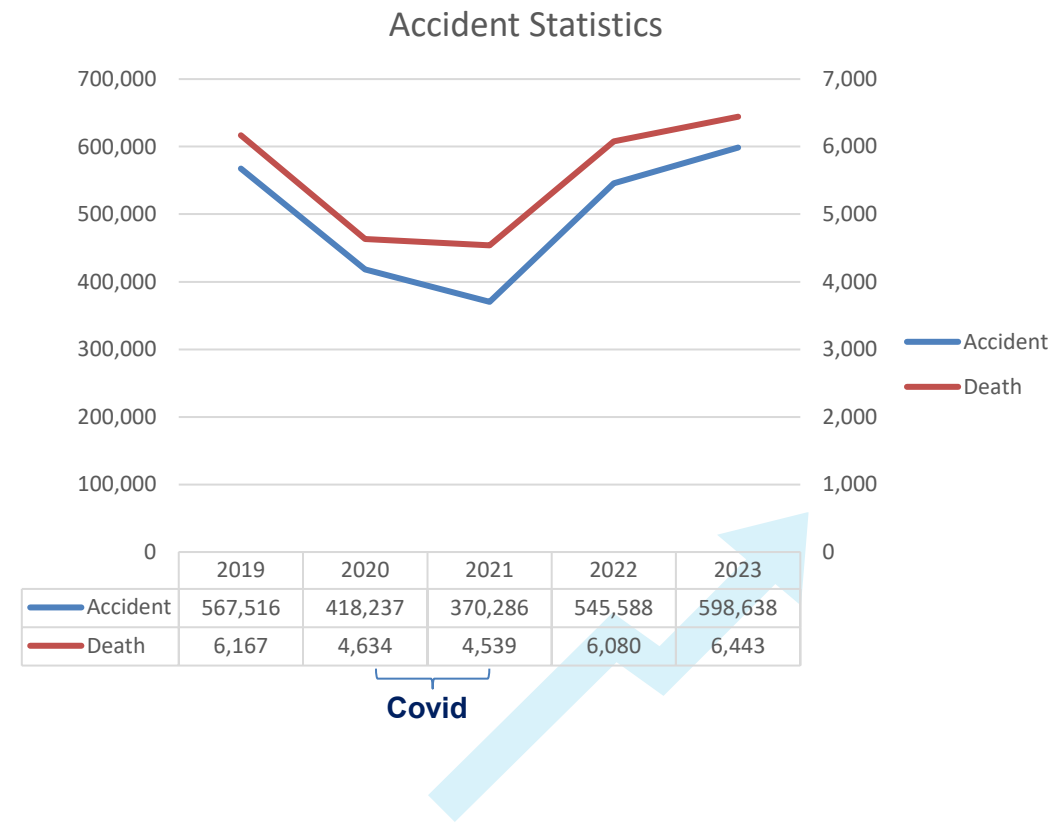
How does Road Accident impact us?

Road accidents are among Malaysia's top five causes of death, following Ischaemic heart diseases, Pneumonia, and Cerebrovascular diseases.









	2019	2020	2021	2022	2023
Accident	567,516	418,237	370,286	545,588	598,638
Death	6,167	4,634	4,539	6,080	6,443

Source :
https://www.mot.gov.my/en/land/safety/road-accident-and-facilities
https://www.thestar.com.my/news/nation/2023/06/13/915874-road-accidents-recorded-in-2021-and-2022-says-transport-ministry
https://worldofbuzz.com/who-malaysia-has-the-3rd-highest-death-rate-caused-by-road-accidents-in-asia/
https://www.freemalaysiatoday.com/category/nation/2022/01/13/one-death-every-84-minutes-in-rising-road-accidents-say-cops/
https://paultan.org/2022/05/17/malaysia-ranked-8th-most-dangerous-country-to-drive-in/
https://paultan.org/2022/10/27/402626-road-accidents-recorded-in-malaysia-from-jan-sept-2022-with-4378-fatalities-pdrm-statistics/

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Coverage Gap

It is important to review your insurance policy from time to time

Description	Group Employee Care	Medical Insurance	Term Life Insurance
 24 hours cover for Accidental Death or Permanent Disablement	Yes	N/A	Yes
 Weekly Allowance Due To Temporary Total Disablement	Yes	No	No
 Medical Treatment at Private hospital	Yes	Yes	N/A
 Daily Hospitalization Income – Accident Only	Government and Private Hospital	Government Hospital	N/A
 Retraining for Alternative Employment	Yes	No	No
 Mobility Assistance Due To Permanent Total Disablement or Temporary Total Disablement	Yes	No	No
 Funeral Expenses	Yes	No	Yes
 Education Fund Benefit	Yes	No	No
 Bereavement Benefit Due To Death From Dengue Fever Or Malaria	Yes	No	Yes
 Household Bills Protection	Yes	No	No

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Financial Assistance

With the cost of living continuing to rise, it is important to ensure your employees have sufficient protection for them should the unforeseen occur.



Financial Security

Can the employee's family continue to enjoy a decent living standard should the unexpected happen to the employee?



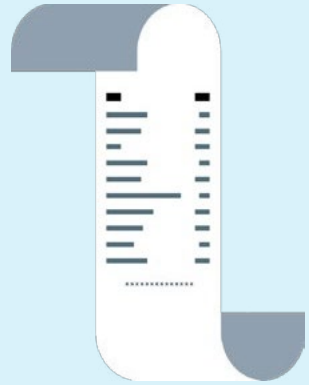
Immediate Income Relief

How will the employee handle unexpected expenditure that may arise during their recovery journey?



Income Replacement

How will the employee maintain their income during a recovery period if they cannot work?



Financial Commitment

How will the employee handle any financial commitments they may have in the event of unemployment due to permanent disablement caused by an accident?

Responsible and Caring Employer



Rising cost of living renders Socso payout inadequate.



Medical inflation in Malaysia is among one of the highest in Asia Pacific, with an annual inflation rate of **10-16%** year-on-year.



With average 1.79 surviving children per household. Iinsurance payout provides financial assistance to their family in the event of Death or Disability of the employee.



Providing **adequate** cover is crucial in compensating the employee's family.



Low insurance awareness amongst Malaysian, with many employees relying on company benefits.

Source :
https://www.macrotrends.net/countries/MYS/malaysia/fertility-rate#:~:text=The%20fertility%20rate%20for%20Malaysia,a%200.85%25%20decline%20from%202018
https://codeblue.galencentre.org/2023/01/12/would-increasing-medical-costs-dampen-the-wellness-and-medical-tourism-in-malaysia-dr-colin-lee/
https://www.humanresourcesonline.net/malaysia-s-employee-healthcare-benefit-costs-projected-to-increase-by-16-2-in-2022



Group Employee Care

Product Overview

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Product Overview

CORE (Mandatory)

Core Module with basic benefits, targeting employers looking **for affordable basic coverage** for accidents.

- Accidental Death
- Permanent Disablement
- Permanent total Disablement
- Accidental Death In Common Carrier
- Medical Expenses Due to An Injury
- Alternative Medical Treatment
- Accidental Death Due To Natural Catastrophe

+

MODULE (Optional)

Module 1 : Accident

Comprehensive coverage for accidents

- Funeral Expenses
- Fractures
- Coma
- Serious Burns
- Accidental Death At Workplace
- Mobility Assistance Due To Temporary Total Disablement
- Retraining For Alternative Employment
- Emergency Medical Evacuation
- Physiotherapy Expenses
- Snatch Theft
- Ambulance Fees
- Staff Replacement
- Mobility Assistance Due To Permanent Total Disablement
- Repatriation Of Mortal Remains

Module 2 : Medi-Care

Hospital Income and bereavement support

- Bereavement Benefit Due To Death From Dengue Fever Or Malaria
- Daily Hospitalisation Income – Accident Only
- Surgical Cash – Accident Only

Module 3 : Employee Assistance

Financial support in the event of an accident

- Household Bills Protection
- Weekly Indemnity Due To Temporary Total Disablement
- Home Nursing Care
- Education Fund Benefit

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Features Highlight



Flexible

Mix and match your coverages

i. 1 Core + 3 Optional Modules
ii. Maximise your coverages with affordable premium
iii. Flexibility to mix both Fixed sum insured or Multiplier Salary



High Coverage

- Accidental Death up to **RM 1 million**
- Accidental Death in Common Carrier up to **RM2 million**
- Medical Expenses due to Injury up to **RM10,000**



New Benefits

- More than **10 new benefits** that are relevant to the current needs
- Option to cover Bereavement Benefit due to Death from Dengue Fever Or Malaria



Rewards

- Premium savings with **Group Discount from 16** employees
- **Renewal bonus** of up to 20% on Accidental Death sum insured



Eligibility & Criteria

- Cover up to 75 years
- Min 3 employees
- Min premium of RM750



Lump Sum Claim Payment

- Easy and hassle-free claims processes
- Cash allowance for Surgical Benefit and Daily Hospitalisation Income due to an injury



Enjoy Additional Payout

- **100%** for Accidental Death in a Common Carrier
- **50%** for Permanent Total Disablement
- **50%** for Accidental Death due to Natural Catastrophe



Easy Administration

- Headcount basis with Automatic add/del
- **Fast quote** with **immediate** policy issuance
- **Easy up** or **downgrading plan** and **module**

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We can help you customise plans to fit your specific needs.

Each benefits has its own key features. It ranges from basic to the most comprehensive cover. The below guides help to customise the coverages that best suits the employees. It gives the flexibility to maximise the coverages at affordable premium.

Module						
Core	✓	✓	✓	✓	✓	✓
Accident		✓		✓	✓	✓
Medi-Care			✓	✓		✓
Employee Assistance					✓	✓
Plan Name	**Basic Accident**	**Comprehensive Accident**	**Basic Accident & Medi-Care**	**Comprehensive Accident & Medi-Care**	**Comprehensive Accident with Employee's Welfare**	**All-In-One**

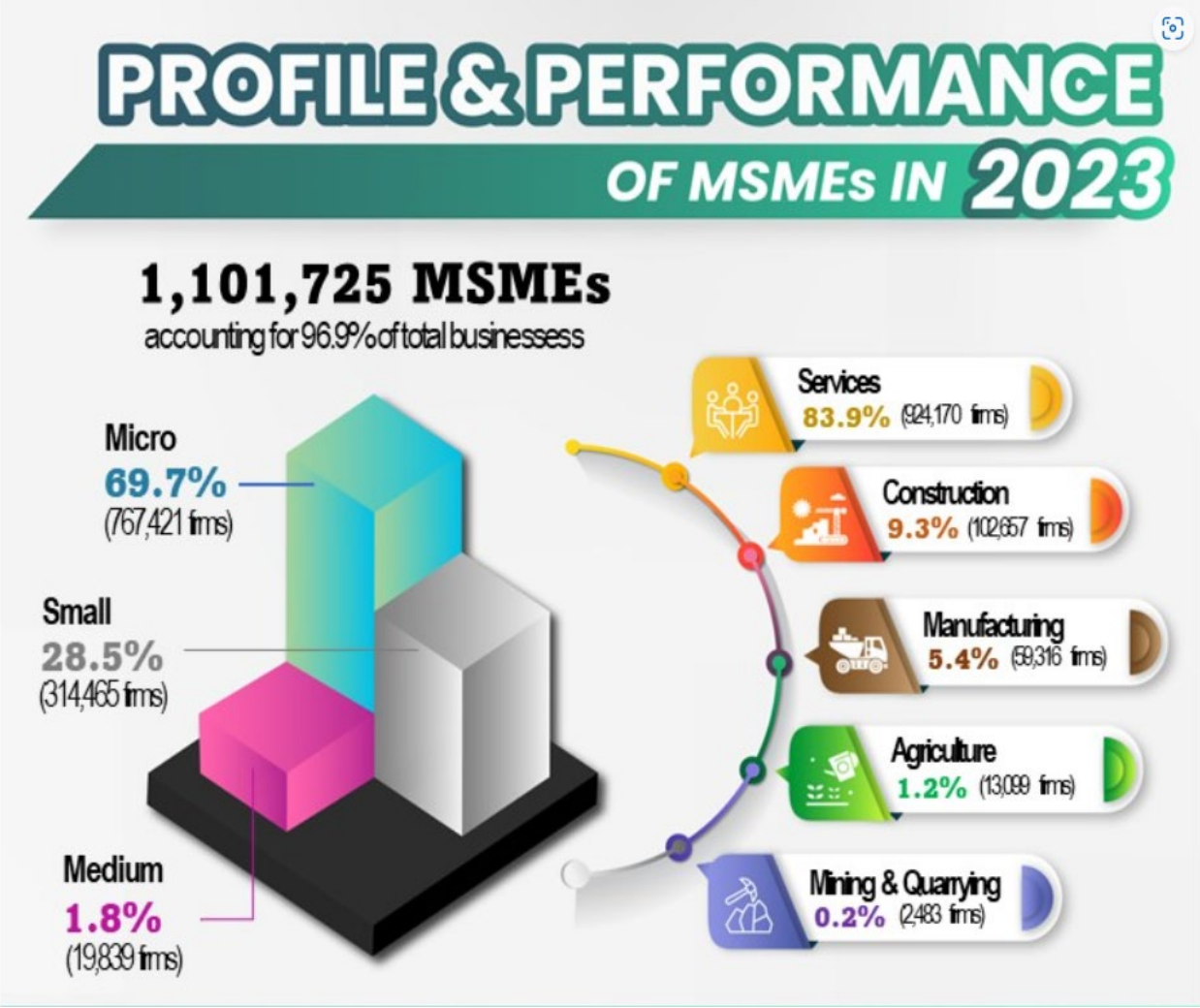


Group Employee Care

Who Is Our Target

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What Are SMEs?



MSMEs represent 96.9% of overall Business Establishments in 2023 in Malaysia.

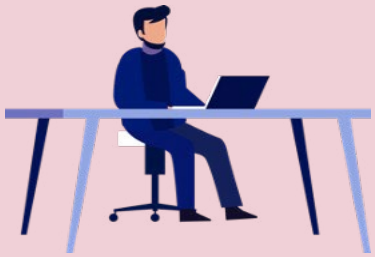
- **96.9%** of companies in Malaysia are small and medium- sized enterprises (SMEs) with **5 to 200 employees**
- **83.97%** of these companies are in the **Services industry**, and is our preferred risks
- As these companies grow, there is an increased demand for insurance to protect their employees
- Insurance coverage provides peace of mind to MSMEs, allowing them to focus on growing their businesses.

Business owners seek product flexibility that allows them to **review and upgrade their benefits**, along with **adequate coverage**, relevant benefits to the current market, **reasonable premiums**, ease of administration, and simple claims processes.

Source:
SME Corporation Malaysia - MSME Statistics
https://smecorp.gov.my/index.php/en/policies/2020-02-11-08-01-24/profile-and-importance-to-the-economy

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Understand your client's profile

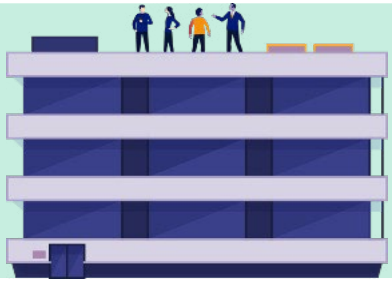


Newly Started Companies
(< 20 employees)

- **New** set-up
- Insurance is usually their **least priority**
- Low awareness in insurance
- **Limited funds** allocated for insurance

What are their key criteria when choosing an insurance product?

- **Affordable product** due to budget constraint. Employee coverage is a lesser priority
- **Basic and easy** to understand coverage
- **Adequate coverage** for financial security as employee's salary is usually on the lower side
- **Simple administration** due to limited resources to manage insurance programs



Growing Companies
(< 50 employees)

- Established **> 3 years**
- Could have **multiple insurance products** for their employees.
- Understand insurance and are looking for **coverage upgrades**.

What are their key criteria when choose an insurance product?

- **New benefits** for enhanced coverage
- Premium savings such as **group discounts**
- **Flexible products** to reduce the number of policies
- **Simple administration**



Mature Companies
(< 50 employees)

- Established **> 5 years.**
- Value employees and employee retention is their core objective
- Focus on the work safety, **wellbeing and benefits** for their employees.
- Understand insurance and are looking for **non-traditional insurance coverage**.

What are their key criteria when choosing an insurance product?

- **New benefits** that adapt to changes in their business
- Ability to **upgrade** to higher coverage
- Provide **financial relief** not only for their employees but for their families as well
- Coverages that can close the gaps
- Premium savings such as **group discounts**



Group Employee Care

Product Premium & Table

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Benefit Table

Occupation Class 1 and 2									
Benefit	**Sum Insured (RM)**								
	Plan 50	Plan 100	Plan 150	Plan 200	Plan 300	Plan 500	Plan 700	Plan 1000	Plan 24, Plan 36 or Plan 48
Accidental Death	50,000	100,000	150,000	200,000	300,000	500,000	700,000	1,000,000	24, 36 or 48 times MBS# or RM1,000,000 whichever is lower
Permanent Disablement*	50,000	100,000	150,000	200,000	300,000	500,000	700,000	1,000,000	24, 36 or 48 times MBS# or RM1,000,000 whichever is lower
Accidental Death In A Common Carrier (Additional)	50,000	100,000	150,000	200,000	300,000	500,000	700,000	1,000,000	24, 36 or 48 times MBS# or RM1,000,000 whichever is lower
Accidental Death due to Natural Catastrophe (Additional)	25,000	50,000	75,000	100,000	150,000	250,000	350,000	500,000	24, 36 or 48 times MBS# or RM500,000 whichever is lower
Medical Expenses Due To An Injury	A minimum of 1,000 with an incremental value in units of 1,000 up to 10,000 (Example : 1,000, 2,000 up to 10,000)								
Alternative Medical Treatment	500								

Occupation Class 3						
Benefit	**Sum Insured (RM)**					
	Plan 50	Plan 100	Plan 150	Plan 200	Plan 300	Plan 24 or Plan 36
Accidental Death	50,000	100,000	150,000	200,000	300,000	24 or 36 times MBS# or RM300,000 whichever is lower
Permanent Disablement*	50,000	100,000	150,000	200,000	300,000	24 or 36 times MBS# or RM300,000 whichever is lower
Accidental Death In A Common Carrier (Additional)	50,000	100,000	150,000	200,000	300,000	24 or 36 times MBS# or RM300,000 whichever is lower
Accidental Death due to Natural Catastrophe (Additional)	25,000	50,000	75,000	100,000	150,000	24 or 36 times MBS# or RM150,000 whichever is lower
Medical Expenses Due To An Injury	A minimum of 1,000 with an incremental value in units of 1,000 up to 5,000 (Example : 1,000, 2,000 up to 5,000)					
Alternative Medical Treatment	500					

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Benefit Table: Optional Modules

Benefit	Sum Insured (RM)	
	Plan 1	Plan 2
Module 1: Accident		
Funeral Expenses	3,000	5,000
Mobility Assistance Due To Temporary Total Disablement	500	1,000
Fractures	3,000	5,000
Coma	3,000	5,000
Serious Burns	5,000	10,000
Accidental Death At Workplace	50,000	100,000
Mobility Assistance Due To Permanent Total Disablement	3,000	5,000
Repatriation Of Mortal Remains	10,000	20,000
Emergency Medical Evacuation	10,000	20,000
Physiotherapy Expenses	1,000	2,000
Snatch Theft	100	250
Ambulance Fees	1,000	2,000
Staff Replacement	3,000	5,000
Retraining For Alternative Employment	3,000	5,000
Module 2: Medi-Care		
Bereavement Benefit Due To Death From Dengue Fever Or Malaria	20,000	20,000
Daily Hospitalization Income – Accident Only	100 per Day up to 120 Days	200 per Day up to 120 Days
Surgical Cash – Accident Only (up to a maximum of 2 surgeries)	2,000 per surgery	2,000 per surgery
Module 3: Employee Assistance		
Household Bills Protection	250 per month up to 3 months	500 per month up to 3 months
Weekly Allowance Due To Temporary Total Disablement	250 per week up to 52 weeks	500 per week up to 52 weeks
Home Nursing Care	100 per Day up to 10 Days	200 per Day up to 10 Days
Education Fund Benefit	5,000	5,000 per child up to 10,000

Important Note:

1. Maximum Sum Insured allowed per person for benefits 'Accidental Death' and 'Permanent Disablement':
   a. Class 1 and 2: RM1,000,000
   b. Class 3: RM300,000
2. Different modules and/or plan may be selected for different category/designation under one (1) policy. However, all employees under the same category/designation must be covered under the same module and plan.
3. Selection of more than one (1) Optional Module is allowed.

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Premium Table : Estimated Annual Premium per person

Occupation Class	Plan									
	Plan 50	Plan 100	Plan 150	Plan 200	Plan 300	Plan 500	Plan 700	Plan 1000	Plan 24 or 36 times MBS*	Plan 48 times MBS*
	Estimated Annual Premium per person (RM)									
Class 1 & 2	41	82	122	163	243	405	567	810	Premium based on Total Sum Insured	
Class 3	66	130	195	260	390	Not applicable			Premium based on Total Sum Insured	Not applicable
Foreign Worker	66	Not applicable								

Occupation Class	Sum Insured (RM) : Medical Expenses Due To An Injury									
	1,000	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
	Estimated Annual Premium per person (RM)									
Class 1 & 2	10	16	22	29	35	41	50	59	68	77
Class 3	21	39	53	64	77	Not applicable				
Foreign Worker	21	Not applicable								

Accident		
Occupation Class	Plan 1	Plan 2
Class 1 & 2	18	33
Class 3	24	45

Medicare		
Occupation Class	Plan 1	Plan 2
Class 1 & 2	42	53
Class 3	50	64

Employee Assistance		
Occupation Class	Plan 1	Plan 2
Class 1 & 2	26	52
Class 3	42	84

Note : Optional Modules is not applicable for Foreign Worker

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Renewal Bonus & Group Discount

No of Employee	Discount Rate
15 employees and below	Nil
16 - 50 employees	5%
51 - 75 employees	10%
76 - 100 employees	15%
>101 employees and above	20%

Renewal Year	Renewal Bonus %
Year 1 - 3	10%
Year 4 onwards	20%

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Group Discount : How does it work?

Year	Number of Employee	Group Discount	Total Premium (RM)	Total Premium after Discount (RM)	Savings (RM)
Year 0	12	0%	1,000	1,000	Nil
Year 1	18	5%	2,000	1,900	100
Year 2	55	10%	10,000	9,000	1,000
Year 3	14	0%	1,500	1,500	Nil

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Renewal Bonus : How does it work?

Renewal Year	Sum Insured (Base)	Renewal Bonus	Sum Insured (Renewal Bonus)
Year 0	500,000	0%	500,000
Year 1 - 3	500,000	10%	550,000 (+10% = RM50,000)
Year 4 and onwards	500,000	20%	600,000 (+20% = RM100,000)

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Group Employee Care

Underwriting Guidelines

No	Criteria	Rule Type	Rules/Guidelines
1	Age – Min	Standard	18 years
2	Age - Max (Includes Renewal max Age)	Standard	75 years
		Referral	76 years to 80 years (subject to approval)
3	Group Size - Minimum headcount	Standard	3
4	Premium (min)	Standard	RM 750
5	Occupation	Decline risk	Security guards/ Body Guards (Armed), Professional or Semi Professional Sports, Taxi Drivers, Transport, Logging, Minning, Quary, Air and Sea Crew, Aerial or Sea Transportation, Divers, Offshore Workers, Secondment Programs (working in Overseas exceeding 90 days), Oil and Gas, Racing, Stuntman, Fire Department, Fishery, Agriculture, Plantation, Construction workers, Window Cleaners, Sawmills, Underground work, Construction of dams, tunnels and bridges.
6	Industry	Decline risk	Military, Armed Forces, Police, Peackeeping Forces
7	Employee Profile	Standard	(a) Occupational Class 1 & 2 – Persons engaged in professional, managerial, administrative, supervisory or clerical work and not involved in any manual labour or any work which is hazardous in nature. (b) Occupational Class 3 – Persons engaged in occasional or regular manual work that is not hazardous in nature but involving the use of tools or machinery.
8	Profile Mix	Standard	No selection allowed. All employees must be covered except if age , occupation or residency clause does not allow for some employees to be covered.



Group Employee Care

Case Studies

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Case Study A - Robert (Company Director)

During an overseas trip, he met with a serious accident in a taxi. He had to undergo a major surgery and was then hospitalised for 80 days. Unfortunately, he passed away, and left behind a 10-year old child.

Plan Coverages	
Core Module with Accidental Death at RM300,000	
Medical Expenses Due To An Injury at RM10,000	
Module 3 : Employee Assistance (Plan 1)	
Total Annual Premium per person	**RM346**

Payable Benefits	
Accidental Death	RM300,000
Accidental Death On A Common Carrier	RM300,000
Medical Expenses Due To An Injury (up to)	RM10,000
Household Bills Protection	RM500 (RM250 x 2 months)
Weekly Allowance Due To Temporary Total Disablement	RM2,857 (RM500 / 7 days x 80 days)
Education Fund Benefit	RM5,000
Total Claims Payout	**RM618,357**



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Case Study C – Ramli (Warehouse Worker)

He was hit by a forklift whilst working and has to undergo a surgery. He was hospitalised for 10 days. Unfortunately, he then passed away.

Plan Coverages	
Core Module with Accidental Death at RM200,000	
Medical Expenses Due To An Injury at RM2,000	
Module 1 : Accident (Plan 1)	
Module 2 : Medi-Care (Plan 2)	
Total Annual Premium per person	**RM387**

Payable Benefits	
Accidental Death	RM200,000
Medical Expenses Due To An Injury (up to)	RM2,000
Accidental Death At Workplace	RM50,000
Funeral Expenses	RM3,000
Daily Hospitalisation Income	RM2,000 (RM200 x 10 days)
Surgical Cash	RM2,000
Total Claims Payout	**RM259,000**



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FLEXI GPA

Can't find what you are looking for?

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Can't find what you are looking for? We have FLEXI PA for your client

Flexibility to Customise Protection Suited for Your Employees

Core Module

Accidental Death and Permanent Disablement

- Multiplier Salary ie. 24bms, 36bms, 48bms, 60bms and more
- Fixed sum insured i.e RM50,000, RM100,000, RM1mil, RM3mil, RM5mil and more
- Or combination

Income and Medical (with loading)

- ❑ Hospital Income or Weekly Benefits**
- ❑ Accidental Medical Reimbursement **

Additional Benefits

- ❑ Additional payout for Accidental Death :
  - in Overseas
  - due to Terrorism
  - due to Natural Disaster
  - At Workplace
  - Work from home
- ❑ Funeral Expenses
- ❑ Temporary Disability
- ❑ Snatch Theft
- ❑ Accidental Burns
- ❑ Fracture
- ❑ Medical Report Fee
- ❑ Dengue Recuperation
- ❑ Mobility Assistance
- ❑ Get Well Benefit
- ❑ HIV due to Blood Transfusion
- ❑ Home Nursing Care
- ❑ Ambulance Fee
- ❑ Death due to Dengue
- ❑ Education Funds Benefit
- ❑ Corporate Event Cover for Family
- ❑ Double Indemnity for Accidental Death on Public Conveyance
- ❑ Coma Recuperation
- ❑ Rape Trauma
- ❑ Trauma Counseling
- ❑ Visitor Benefits
- ❑ Recruitment Benefits
- ❑ Credit Card Indemnity
- ❑ Repatriation of Mortal Remains
- ❑ Home Nursing Care
- ❑ Miscarriage
- ❑ Infertility or Impotency

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Key Features

Description	AIG	Life Companies	General Companies
Permanent Total Disablement duration	6 months	12 months	12 months
Permanent Total Disablement definition	100%	Combination of Limb and Eye for AD&D Rider	100%
Double Indemnity	Extended to cover Uber/Grab or similar E-hailing services	Not extended, only standard cover	Not extended, only standard cover
Extension benefits	More than 30 benefits	Standard : 1. Funeral Expenses 2. Medical Expenses 3. Repatriation Expenses	Standard : 1. Funeral Expenses 2. Medical Expenses 3. Repatriation Expenses 4. Dengue 5. Snatch Theft 6. Mobility Expenses 7. Ambulance Fee
Commission	25%	10% for AD&D rider, 20%-25% for stand alone	20%-25%
Administration	Unnamed	Named by default	Named by default
Rates	Competitive	High	Competitive
Terrorism	Full	Not all insurers	Not all insurers
Age	Up to 65 y/o Age extension subject to approval	Ranging from 60-70 y/o	Ranging from 60-70 y/o
Occupation	Low to High risks	Medium risks	Medium risks
Sum Assured per life	Up to RM10million	Required Medical Underwriting	Depending

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Who is our target clients

- **Company with Medical policy only**
  - Companies that have Medical coverage for their employees would usually have GPA
- **Company with Life cover and accidental part of rider**
  - Life covers all causes i.e Illness and Accident
  - Propose Accident to be carved out from Life and cover under GPA to enjoy wider coverages
- **Company looking for comprehensive benefits**
  - Companies who are willing to invest more on their employees, GPA would usually a starter program
- **Offshore, Ship crew, Aviation or high risks occupation**
  - Niche industries such as Oil&Gas, Contractor, Sea Crew, Pilots, High sum insured cover and etc
- **Education / Association / Scheme**
  - Education : SGPA Plan RM15, RM20 and RM30 OR Customize for Kindergarten, School, College, University, Tuition Center
  - Association : Club's member
  - Scheme : Event cover, Marathon, Top-up cover, Short-Term cover

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Benefits Comparison – con't

Benefits (without sum insured limit)	Description	GEC	FLEXI PA
Core	Accidental Death	Up to RM 1 million	Up to RM 10 million
	Permanent Disablement	✓	✓
	Permanent Total Disablement	Additional 50%	Additional 50%
	Accidental Death On A Common Carrier	Additional 100%	Additional 100%
	Accidental Death due to Natural Catastrophe	Additional 50%	Additional 25%
	Medical Expenses Due To An Injury	Up to RM 10,000	✓
	Alternative Medical Treatment	✓	✓
Accident (Module)	Funeral Expenses	✓	✓
	Mobility Assistance Due To Temporary Total Disablement	✓	X
	Fractures	✓	✓
	Coma	✓	✓
	Serious Burns	✓	✓
	Accidental Death At Workplace	Additional up to RM100,000	Additional 10%
	Mobility Assistance Due To Permanent Total Disablement	✓	✓
	Repatriation Of Mortal Remains	✓	✓
	Emergency Medical Evacuation	✓	X
	Physiotherapy Expenses	✓	✓
	Snatch Theft	✓	✓
	Ambulance Fees	✓	✓
	Staff Replacement	✓	✓
	Retraining For Alternative Employment	✓	✓

Note : For Flexi PA, only if the benefits are stated in the policy

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Benefits Comparison – con't

Benefits (without sum insured limit)	Description	GEC	FLEXI PA
Medi-Care (Module)	Bereavement Benefit due to Death from Dengue Fever or Malaria	✓	✓
	Daily Hospitalisation Income	Accident only	Accident only
	Surgical Cash	Accident only Cash Allowance)	X
Employee Assistance (Module)	Household Bills Protection	✓	X
	Weekly Allowance Due To Temporary Total Disablement	✓	✓
	Home Nursing Care	✓	✓
	Education Fund Benefit	✓	✓
Miscellaneous	Get Well Benefit	X	✓
	Temporary Disability	X	✓
	Accidental Death due to Terrorism	✓	Additional 25%
	Accidental Death & Permanent Disability at Overseas	✓	Additional 10%
	Work from Home Protection	✓	Additional 10%
	Miscarriage	X	✓
	Medical Report Fee	X	✓
	Infertility or Impotency	X	✓
	HIV due to Blood Transfusion	X	✓

Note : For Flexi PA, only if the benefits are stated in the policy

AIG

How can you help to design a plan best suited for your client?

No	Criteria	GEC	Flexi PA – Case Underwritten
1	**Industry Type**	SME	Large Corporate/ MNC Company
2	**Basis of Sum Insured**	Fixed Sum Insured or Multiplier Salary Multiplier Class 1&2 : 24/36/48 times Monthly Basic Salary Class 3 : 24 or 36 times Monthly Basic Salary	Fixed Sum Insured or Multiplier
3	**Min Headcount**	3	5
4	**Min premium**	RM750	RM2,500
5	**Recommended Headcount**	< 80 employees (no restrictions if above 80 employees)	> 80 employees
5	**Recommended Premium**	< RM10,000 (no restrictions if premium above RM10,000)	> RM10,000
6	**Highest Sum Insured**	Class 1 & 2 : RM1,000,000 Class 3 : RM300,000	Customised up to RM10million and higher
7	**Benefits**	Core + Optional Modules	Customised – mix & match benefits
8	**Approval**	Not required	Required
9	**Risk Profile**	Employee only	Employee and Non Employee-Employer i.e Scheme, Association
10	**Max Age**	75 years old	65 years old (extension upon request)
11	**Occupation Risks**	Low to Medium risks (Class 1-3)	Low to High risks (Class 1-4) Special Occupation : Construction worker, Plantation worker, Offshore, Ship Crew, Diver and etc

AIG

CORPORATE ASSIST

Set your employees' mind at ease when they travel for work

Whether it's lost business documents, passports or personal belongings, travelling on business can be stressful without the right insurance coverage. Corporate assist can protect your employees from these unanticipated challenges during their overseas business ventures.



AIG

Key Features

24/7 worldwide emergency & travel assistance



Covers both business travel and associated leisure travel



Domestic Travel Plan option provided



Personal Accident coverage of up to **RM500,000**



Medical coverage of up to **RM300,000** for accident and illness



Extended to cover Natural disasters, Strike, Riot and Terrorism

Note: *Any manual works or offshore activities are not covered in this plan.*

AIG

Product Overview

	Corporate Plan	Premier Plan
Personal Accident Benefit	Up to RM 200,000	Up to RM 500,000
Overseas Medical & Evacuation Benefit Includes Medical Expenses, Post Hospitalisation, Hospital Confinement, Double Hospital Confinement Benefit in ICU, Emergency Medical Evacuation, Repatriation of Mortal Remains and Compassionate Visit	Up to RM 100,000 for Medical Expense; Unlimited Emergency Medical Evacuation	Up to RM 300,000 for Medical Expense; Unlimited Emergency Medical Evacuation
Travel Inconvenience Benefit Includes Trip Cancellation, Trip Curtailment, Travel Delay, Missed Departure, Baggage Delay, Loss of Baggage & Personal Effects, Damage or Loss of Laptop Computer, Loss of Travel Documents, Loss of Personal Money, Legal Fees, Personal Liability, Credit Card Indemnity, Child Education Fund & 24 Hours Worldwide Travel Assist	RM 200 (ever 6 hours) for Travel Delay; Up to RM 500,000 for Personal Liability	RM 200 (ever 6 hours) for Travel Delay; Up to RM 1,000,000 for Personal Liability
Optional Domestic Travel Includes Medical Expenses due to Accident, Evacuation & Repatriation, Trip Cancellation, Flight Delay, Baggage Delay, Loss of Baggage, Personal Computer, Golf Equipment and Personal Liability	Up to RM 20,000 for Medical Expenses (due to Accident); Unlimited Evacuation & Repatriation; Up to RM 1,000,000 for Personal Liability	

Note: *List above is non-exhaustive. Refer to policy wordings for the full list of benefits and limit applicable.*



Q&A