



**TOKIO MARINE**  
INSURANCE GROUP

Fact Sheet

# Workmen's Compensation Insurance Policy

## The Coverage

This policy indemnifies you against all sums for which you shall be liable to pay compensation to any employee for personal injury sustained by accidents or occupational diseases arising out of and in the course of his employment and in addition for all costs and expenses incurred with our consent in defending any claim for such compensation under :

- the Workmen's Compensation Law(s) or the substitution of other legislation or
- at Common Law

## Limit of Indemnity

The Common Law Limit specified in your policy schedule is for any one claim or claims in any one period of insurance.

## Average Condition

It is important to insure all your employees. If the wages in your policy is less than the actual wages corresponding to the period of insurance, meaning under-insurance, you are deemed to be self-insuring the difference in the event of a claim

## Main Exclusions

This policy will not cover any liability directly or indirectly caused by or arising from

- employees of your contractors
- employee who is not a 'workman' within the meaning of the Law(s)
- liability assumed by agreement
- actions brought in the Courts of Law outside Malaysia
- war, civil war and related risks
- any act of terrorism
- radioactive and nuclear energy risks
- Latex Protein Toxic Syndrome
- asbestos related risks

## Basis of Compensation

The amount of compensation for death or disability arising from injury is based on the Workmen's Compensation Law(s). This is either in lump sum compensation or calculated based on the monthly earnings of the employee.

## Duty of Disclosure

You are to disclose all material facts that you know or ought to know; otherwise this policy may be invalidated.

## Contribution

If at the time of any loss injury there be any other subsisting insurance or insurances effected covering the same, we shall not be liable to pay or contribute more than its rateable proportion of such loss or injury.

## Excess

It is the amount of loss you have to bear for each and every claim.

## Payment of Premium

- Premium must be made to your insurance intermediary or direct to us within 60 days from the inception of this Policy except for project risk, the premium must be paid immediately if the insurance period is less than 60 days
- Payment can be made by cash, credit card or cheques (cheques should be made in favor of **Tokio Marine Insurans (Malaysia) Berhad**)
- Insist on a receipt for the premium paid
- Contact us if you have not received your policy after one month of purchase

## WHAT YOU SHOULD DO In The Event Of Loss/Damage

### Notification of Claim

- You must notify us in writing with full details of the incident/accident as soon as possible within the time frame stipulated in your policy. Early notification is required to avoid any prejudice to your claim. Lodge a police report immediately if involving theft, accident and/or injury to third party.

### Submission of Claim

- You must submit your claim with all supporting information and documents as requested to us and give full cooperation to the adjusters appointed by us in assessing your claim.

### Duty of Disclosure of Claim Information

- You must provide answers to the Claim Form truthfully as any misrepresentation or concealment will prejudice your claim.

## HOW TO LODGE A Complaint And Redress Avenues Available



### Write to either :

1. the Integrated Contact Centre of Bank Negara Malaysia via [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my); or
2. the insurance mediator of the Ombudsman for Financial Services.

Alternatively, you could walk in to lodge a complaint at BNMLINK (please refer to [www.bnm.gov.my/bnmlink/index.htm](http://www.bnm.gov.my/bnmlink/index.htm)) or you could take your case to court.

For more information about Tokio Marine and our products and services, please log on to our website [www.tokiomarine.com](http://www.tokiomarine.com).

Tokio Marine Insurans (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.