

MAID INSURANCE

Frequently Asked Questions (FAQ)

1. What is this product about?

This is yearly renewable product that provides 24-hour personal accident protection in the event of death, permanent disability, or hospitalization for all legal foreign maids working in Malaysia.

2. What are the Benefits and Sum Insured under this plan?

Great Eastern

BENEFITS	SUM INSURED
Death or Permanent Disablement (up to)	RM35,000
Total Permanent Disablement due to accident	RM35,000
Medical Expenses Reimbursement (Excess RM50.00)	Up to RM1,000
Repatriation/Burial Expenses Reimbursement	Up to RM5,000
Hospitalisation & Surgical Expenses Reimbursement	Up to RM3,000
Weekly Benefits (per week up to 15 weeks)	RM120
Age limit is 18 to 65 years old	
Underwritten by Great Eastern General Insurance (Malaysia) Berhad	
PDS Policy Wording	
<i>*For more details on the terms and conditions of the plan, you may check the policy wording.</i>	

Allianz

BENEFITS	SUM INSURED
Death or Permanent Disablement (up to)	RM50,000
Medical Expenses (up to)	RM2,000
Repatriation/Burial Expenses (up to)	Up to RM10,000
Hospitalisation & Surgical Expenses (up to)	Up to RM10,000
Abscondment of Maid (Up to)	Up to RM5,000
Wages Compensation (per week/max 15 weeks)	RM120
Loss of Documents (up to)	RM500
Age limit is 18 to 65 years old	
Underwritten by Allianz General Insurance Company (Malaysia) Berhad	
PDS Certificate Wording	
<i>*For more details on the terms and conditions of the plan, you may check the policy wording and Allianz FAQ.</i>	

Zurich

BENEFITS	SUM INSURED
Death due to accident	RM25,000
Total Permanent Disablement due to accident	RM25,000
Medical Expenses Reimbursement (Excess RM50.00)	Up to RM750
Repatriation/Burial Expenses Reimbursement	Up to RM3,000
Hospitalisation & Surgical Expenses Reimbursement	Up to RM5,000
Weekly Benefits (per week up to 15 weeks)	RM120
Vicarious Liability (Employer liability for employee's actions)	RM2,000
Age limit is 16 to 65 years old	
Underwritten by Zurich General Insurance Malaysia Berhad	
PDS Policy Wording	
<i>*For more details on the terms and conditions of the plan, you may check the policy wording.</i>	

3. How do I purchase this plan?

You may purchase it via our website at gmat.com.my.



[0386053575](tel:0386053575)



gcare@gmat.com.my

4. Who can enrol in this plan?

The insured person must be a foreign maid who is legally employed and holding a valid work permit in Malaysia.

5. How much do I need to pay?

Insurer	Months	Pricing (RM)	8% SST	Grand Total
Great Eastern General Insurance (Malaysia) Berhad	12	50.00	4.00	54.00
	24	70.00	5.60	75.60
Allianz General Insurance Company (Malaysia) Berhad	12	199.64	17.36	217.00
Zurich General Insurance Malaysia Berhad	12	50.00	4.00	54.00
	24	70.00	5.60	75.60

6. Can I cancel my policy?

Great Eastern General Insurance (Malaysia) Berhad

You may cancel by giving written notice, retaining a minimum premium of RM50 (excluding Government Tax); within the first six (6) months from inception, pro-rata refund is allowed, but no refund is payable after six (6) months from inception, both subject to no claims made during current Insurance period.

Allianz General Insurance Company (Malaysia) Berhad

You may cancel your policy by giving a written notice to us within seven (7) days provided that you have not made a claim on the policy and refunded on pro-rated basis.

Zurich General Insurance Malaysia Berhad

You may cancel your policy by giving a written notice to us within seven (7) days provided that you have not made a claim on the policy and no premium will be refunded.

7. How will I receive my policy?

Your e-Policy will be sent to you via email within two (2) to three (3) business days.

8. How do I make my claim? What are documents that a need to submit?

This plan operates on a reimbursement basis. Therefore, the employer will incur costs by paying all bills upfront and then submit them for reimbursement. Following are the address to submit claim forms and documents. *Please refer to the checklist of documents required based on the claim purpose and keep a copy before sending the original documents.

Great Eastern General Insurance (Malaysia) Berhad

Claim Forms

- a) [Claim form](#)
- b) [Direct Credit form](#)

Great Eastern General Claims Department

Level 18,

Menara Great Eastern,

303 Jalan Ampang,

50450 Kuala Lumpur,

Wilayah Persekutuan Kuala Lumpur

Tel: 1300-13-1088

Email: claimscare-my@greasterngeneral.com

Allianz General Insurance Company (Malaysia) Berhad

Claim Forms

- a) [Claim form](#)
- b) [Direct Credit form](#)

Allianz Customer Service Centre

Allianz Arena,

Block 2A, Ground Floor

Plaza Sentral, Jalan Stesen Sentral 5

Kuala Lumpur Sentral

50470 Kuala Lumpur

Tel: 03-22641188, 03-22640688, 1-300-22-5542

Email: customer.service@allianz.com.my

Zurich General Insurance Malaysia Berhad

[Claim Forms](#)

Level 23A, Mercu 3,

No. 3, Jalan Bangsar, KL Eco City,

59200 Kuala Lumpur, Malaysia.

Tel: 03-2109 6000 Fax: 03-2109 6888

Call Centre: 1-300-888-622

Email: callcentre@zurich.com.my

9. What are not covered under this plan (exclusions).

This product does not cover claims caused by the following events:

- War, Terrorism & Civil War
- Pre-existing condition
- Suicide or attempted suicide while sane or insane
- Provoked Murder or Assault
- Any kind of racing other than on foot
- Radiation, Nuclear

Allianz Plan Frequently Asked Questions

Group Personal Accident

Persatuan Agensi Pekerjaan Malaysia

1. Medical – FOMEMA

- I. The policy commences upon the maid's arrival in Malaysia. If the maid subsequently fails the required medical examination (FOMEMA), what is the procedure for policy cancellation and premium refund?

Reply: Should policy cancellation be required, the employer can reach out to GMAT Customer service gcare@gmat.com.my to facilitate the cancellation process. Policy cancellation is subject to short-period rates.

- II. If the maid is found to be pregnant after FOMEMA clearance (successful), is Insured able to cancel the policy for refund?

Reply: Yes, the employer can cancel the policy, subject to short period rates. Please take note that pregnancy is not covered under this policy.

- III. If the working permit for 2 years, can we issue the policy for 2 years?

Reply: No, this is an annual policy for 12 months and must be renewed yearly to align with the period of the employment contract.

2. Medical Expenses

- I. Scenario 1 (Accident/Outpatient): If a Maid falls and had a cut on the arm. Can we bring to clinic and get treated by GP? Is it claimable via medical expenses?

Reply: Yes, as treatment provided was due to an accident, it will be treated under the coverage for medical expenses.

- II. Scenario 2 (Accident/Outpatient): If a maid suffers an accident and undergoes pre-diagnostic tests (e.g., X-ray/MRI scan) and receives consultation and medication in the emergency room but is not admitted, will these pre-diagnostic (X-Ray/MRI scan) and outpatient costs be reimbursed?

Reply: Pre-Diagnostic tests are not covered; Consultation and medication are claimable under Medical Expenses benefit due accident.

- III. Scenario 3 - If a maid is brought to the emergency room for chest pain and undergoes pre-diagnostic tests (e.g. ECG or CT scan), which subsequently result in a diagnosis of gastritis and hospital admission, will the pre-diagnostic tests, consultation, and medication costs be reimbursable?

Reply: As the insured was diagnosed with an illness, this benefit is payable under Hospital and Surgical Expenses.

- IV. Post Hospitalization – What is the maximum duration (no. of days) for post hospitalization coverage?

Reply: Maximum two (2) years from the date of discharge. Coverage is provided up to the limit stated in the policy.

- V. Day Surgery- Are there any limitations or requirements (e.g., maximum hours) defining "day surgery" under this policy?

Reply: The policyholder must provide proof/evidence of surgery by a doctor, i.e. medical/doctor's report; etc.

3. Repatriation/Burial Expenses

Scenario 1: Maid died due to sickness and needed to repatriate her mortal remains to her home country. Can the Insured claim from the Repatriation Expenses?

Reply: No, this policy covers repatriation due to accidental death and/or unfit to work due to injury.

4. Hospitalisation and Surgical Expenses

Scenario 1: If maid suffers an accident and must undergo pre-diagnostic tests (e.g., X-ray/MRI scan) continue to be admitted for further consultation, will these pre-diagnostic (X-Ray/MRI scan) costs be reimbursed?

Reply: Pre-Diagnostic tests is covered if the maid is admitted for a confirmed injury.

Please note that illness or injury is covered under Hospitalisation and Surgical Expenses during confinement. A confirmed diagnosis of illness or injury is required for the benefit to be reimbursed to the employer.

5. Abscondment of Maid

- I. Once the maid absconds, the policy term requires re-hiring within three months. If the replacement maid's arrival is delayed beyond three months, would the supporting employment documents be sufficient to validate the claim for the benefit?

Reply: The benefit is payable to the employer in the event the maid has absconded, subject to a police report being lodged within twenty-four (24) hours of the abscondment of maid and the submission of complete documentation for a replacement maid made within three (3) months from the date of loss.

AGIC will reimburse the costs incurred in arranging a replacement maid; however, any delay in the arrival of the replacement maid is not covered.

For avoidance of doubt, this benefit is intended to cover the cost of re-hiring a replacement maid, and not the period of disappearance itself.

- II. What happens once the abscondment benefit is triggered?

Reply: Once the abscondment benefit is triggered and the claim outcome has been determined, the claim will be paid in accordance with the limits set out in the policy.

Upon settlement of the claim, the policy will subsequently be cancelled. Any replacement coverage will need to be affected under a new policy, which would require premium to be collected from the employer via the necessary endorsement to the master policy.

6. Wages Compensation

Wages Compensation for Non-Hospitalized Injury: If a maid suffers an injury, such as a sprain, that renders her medically unfit to work for two consecutive weeks without requiring hospitalization, would this scenario qualify for Wages Compensation coverage?

Reply: Yes, doctor's report will be required. Reimbursement up to the policy limit will be observed for the benefit.

INSURANS PEMBANTU RUMAH

Soalan Lazim

1. Apa yang dimaksudkan dengan produk ini?
Pelan kemalangan diri tahunan untuk pembantu rumah asing di Malaysia yang melindungi risiko kematian, hilang upaya, dan kemasukan hospital 24 jam sehari.
2. Apakah Faedah dan Jumlah Diinsuranskan di bawah pelan ini?

Great Eastern

MANFAAT	JUMLAH DIINSURANSKAN
Kematian atau Hilang Upaya Kekal (sehingga)	RM35,000
Hilang Upaya Kekal Menyeluruh akibat kemalangan	RM35,000
Pembayaran Balik Perbelanjaan Perubatan (Lebih RM50.00)	Sehingga RM1,000
Pembayaran Balik Perbelanjaan Penghantaran Pulang/Pengebumian	Sehingga RM5,000
Pembayaran Balik Perbelanjaan Kemasukan Hospital & Pembedahan	Sehingga RM3,000
Faedah Mingguan (seminggu sehingga 15 minggu)	RM120
Had umur ialah 18 hingga 65 tahun	
Ditaja jamin oleh Great Eastern General Insurance (Malaysia) Berhad	
Kata Dasar PDS	
<i>*Untuk butiran lanjut mengenai terma dan syarat pelan, anda boleh menyemak kata-kata polisi.</i>	

Allianz

MANFAAT	JUMLAH DIINSURANSKAN
Kematian atau Hilang Upaya Kekal (sehingga)	RM50,000
Perbelanjaan Perubatan (sehingga)	RM2,000
Perbelanjaan Penghantaran Pulang/Pengebumian (sehingga)	Sehingga RM10,000
Perbelanjaan Kemasukan Hospital & Pembedahan (sehingga)	Sehingga RM10,000
Pembantu Rumah Melarikan Diri (Sehingga)	Sehingga RM5,000
Pampasan Upah (seminggu/maksimum 15 minggu)	RM120
Kehilangan Dokumen (sehingga)	RM500
Had umur ialah 18 hingga 65 tahun	
Ditaja jamin oleh Syarikat Insurans Am Allianz (Malaysia) Berhad	
Kata Dasar PDS	
<i>*Untuk butiran lanjut mengenai terma dan syarat pelan, anda boleh menyemak kata-kata polisi.</i>	

Zurich

MANFAAT	JUMLAH DIINSURANSKAN
Kematian akibat kemalangan	RM25,000
Hilang Upaya Kekal Menyeluruh akibat kemalangan	RM25,000
Pembayaran Balik Perbelanjaan Perubatan (Lebih RM50.00)	Sehingga RM750
Pembayaran Balik Perbelanjaan Penghantaran Pulang/Pengebumian	Sehingga RM3,000
Pembayaran Balik Perbelanjaan Kemasukan Hospital & Pembedahan	Sehingga RM5,000
Faedah Mingguan (seminggu sehingga 15 minggu)	RM120
Liabiliti Vicarious (Liabiliti majikan untuk tindakan pekerja)	RM2,000
Had umur ialah 16 hingga 65 tahun	
Ditaja jamin oleh Zurich General Insurance Malaysia Berhad	
Kata Dasar PDS	
<i>*Untuk butiran lanjut mengenai terma dan syarat pelan, anda boleh menyemak kata-kata polisi.</i>	

3. Bagaimanakah saya boleh membeli pelan ini?
Anda boleh membelinya melalui laman web kami di gmat.com.my.



[0386053575](tel:0386053575)



gcare@gmat.com.my

4. Siapa yang boleh mendaftar dalam pelan ini?
Orang yang diinsuranskan mestilah pembantu rumah asing yang bekerja secara sah dan memegang permit kerja yang sah di Malaysia.

5. Berapakah yang perlu saya bayar?

Penanggung insurans	Bulan	Harga (RM)	8% SST	Jumlah Keseluruhan
Insurans Am Great Eastern (Malaysia) Berhad	12	50.00	4.00	54.00
	24	70.00	5.60	75.60
Syarikat Insurans Am Allianz (Malaysia) Berhad	12	199.64	17.36	217.00
Insurans Am Zurich Malaysia Berhad	12	50.00	4.00	54.00
	24	70.00	5.60	75.60

6. Bolehkah saya membatalkan polisi saya?

Insurans Am Great Eastern (Malaysia) Berhad

Anda boleh membatalkan dengan memberi notis bertulis, mengekalkan premium minimum RM50 (tidak termasuk Cukai Kerajaan); dalam tempoh enam (6) bulan pertama dari penubuhan, bayaran balik pro-rata dibenarkan, tetapi tiada bayaran balik perlu dibayar selepas enam (6) bulan dari penubuhan, kedua-duanya tertakluk kepada tiada tuntutan yang dibuat semasa tempoh Insurans semasa.

Syarikat Insurans Am Allianz (Malaysia) Berhad

Anda boleh membatalkan polisi anda dengan memberikan notis bertulis kepada kami dalam tempoh tujuh (7) hari dengan syarat anda tidak membuat tuntutan ke atas polisi dan membayar balik secara prorata.

Insurans Am Zurich Malaysia Berhad

Anda boleh membatalkan polisi anda dengan memberikan notis bertulis kepada kami dalam tempoh tujuh (7) hari dengan syarat anda tidak membuat tuntutan ke atas polisi dan tiada premium akan dikembalikan.

7. Bagaimanakah saya akan menerima polisi saya?

e-Polisi anda akan dihantar kepada anda melalui e-mel dalam masa dua (2) hingga tiga (3) hari bekerja.

8. Bagaimanakah saya boleh membuat tuntutan saya? Apakah dokumen yang perlu dikemukakan? Pelan ini beroperasi berdasarkan pembayaran balik. Oleh itu, majikan akan menanggung kos dengan membayar semua bil terlebih dahulu dan kemudian menyerahkannya untuk pembayaran balik. Berikut ialah alamat untuk mengemukakan borang dan dokumen tuntutan. *Sila rujuk senarai semak dokumen yang diperlukan berdasarkan tujuan tuntutan dan simpan salinan sebelum menghantar dokumen asal.

Insurans Am Great Eastern (Malaysia) Berhad

Borang Tuntutan

a) [Borang tuntutan](#)

b) [Borang Kredit Langsung](#)

Jabatan Tuntutan Am Timur Besar

Tahap 18,

Menara Timur Besar,

303 Jalan Ampang,

50450 Kuala Lumpur,

Wilayah Persekutuan Kuala Lumpur

Tel: 1300-13-1088

E-mel: claimscare-my@greateasterngeneral.com

Syarikat Insurans Am Allianz (Malaysia) Berhad

Borang Tuntutan

a) [Borang tuntutan](#)

b) [Borang Kredit Langsung](#)

Pusat Khidmat Pelanggan Allianz

Arena Allianz,

Blok 2A, Tingkat Bawah

Plaza Sentral, Jalan Stesen Sentral 5

Kuala Lumpur Sentral

50470 Kuala Lumpur

Tel: 03-22641188, 03-22640688, 1-300-22-5542

E-mel: customer.service@allianz.com.my

Insurans Am Zurich Malaysia Berhad

[Borang Tuntutan](#)

Tahap 23A, Mercu 3,

No. 3, Jalan Bangsar, KL Eco City,

59200 Kuala Lumpur, Malaysia.

Tel: 03-2109 6000 Faks: 03-2109 6888

Pusat Panggilan: 1-300-888-622

E-mel: callcentre@zurich.com.my

9. Apa yang tidak dilindungi di bawah pelan ini (pengecualian). Produk ini tidak melindungi tuntutan yang disebabkan oleh peristiwa berikut:
- Perang, Keganasan & Perang Saudara
 - Keadaan yang telah sedia ada
 - Membunuh diri atau cuba membunuh diri semasa waras atau gila
 - Pembunuhan atau Serangan yang Diprovokasi
 - Apa-apa jenis perlumbaan selain daripada berjalan kaki
 - Radiasi, Nuklear

Pelan Allianz Soalan Lazim

Kemalangan Diri Berkumpulan

Persatuan Agensi Pekerjaan Malaysia

1. Perubatan – FOMEMA

- I. Polisi ini bermula sebaik sahaja pembantu rumah tiba di Malaysia. Jika pembantu rumah kemudiannya gagal dalam pemeriksaan perubatan yang diperlukan (FOMEMA), apakah prosedur pembatalan polisi dan bayaran balik premium?

Jawapan: Sekiranya pembatalan polisi diperlukan, majikan boleh menghubungi gcare@gmat.com.my perkhidmatan Pelanggan GMAT untuk memudahkan proses pembatalan. Pembatalan polisi adalah tertakluk kepada kadar jangka pendek.

- II. Jika pembantu rumah didapati hamil selepas pelepasan FOMEMA (berjaya), adakah Diinsuranskan boleh membatalkan polisi untuk bayaran balik?

Jawapan: Ya, majikan boleh membatalkan polisi, tertakluk kepada kadar jangka pendek. Sila ambil perhatian bahawa kehamilan tidak dilindungi di bawah polisi ini.

- III. Jika permit kerja selama 2 tahun, bolehkah kita mengeluarkan polisi selama 2 tahun?

Jawapan: Tidak, ini adalah polisi tahunan selama 12 bulan dan mesti diperbaharui setiap tahun untuk selaras dengan tempoh kontrak pekerjaan.

2. Perbelanjaan Perubatan

- I. Senario 1 (Kemalangan/Pesakit Luar): Jika Pembantu Rumah jatuh dan mengalami luka di lengan. Bolehkah kami membawa ke klinik dan dirawat oleh GP? Adakah ia boleh dituntut melalui perbelanjaan perubatan?

Jawapan: Ya, kerana rawatan yang diberikan adalah disebabkan oleh kemalangan, ia akan dirawat di bawah perlindungan untuk perbelanjaan perubatan.

- II. Senario 2 (Kemalangan/Pesakit Luar): Jika pembantu rumah mengalami kemalangan dan menjalani ujian pra-diagnostik (cth., imbasan X-ray/MRI) dan menerima perundingan dan ubat di bilik kecemasan tetapi tidak diterima masuk, adakah kos pra-diagnostik (X-Ray/MRI) dan pesakit luar ini akan dibayar balik?

Jawapan: Ujian Pra-Diagnostik tidak dilindungi; Perundingan dan ubat-ubatan boleh dituntut di bawah faedah Perbelanjaan Perubatan kerana kemalangan.

- III. Senario 3 - Jika pembantu rumah dibawa ke bilik kecemasan untuk sakit dada dan menjalani ujian pra-diagnostik (contohnya ECG atau imbasan CT), yang kemudiannya mengakibatkan diagnosis gastritis dan kemasukan ke hospital, adakah ujian pra-diagnostik, perundingan, dan kos ubat boleh dibayar balik?

Jawapan: Oleh kerana pihak yang diinsuranskan didiagnosis menghidap penyakit, faedah ini perlu dibayar di bawah Perbelanjaan Hospital dan Pembedahan.

- IV. Selepas Kemasukan ke Hospital – Berapakah tempoh maksimum (bilangan hari) untuk perlindungan selepas kemasukan ke hospital?

Jawapan: Maksimum dua (2) tahun dari tarikh pelepasan. Perlindungan disediakan sehingga had yang dinyatakan dalam polisi.

- V. Pembedahan Harian- Adakah terdapat sebarang had atau keperluan (cth, jam maksimum) yang mentakrifkan "pembedahan hari" di bawah dasar ini?

Jawapan: Pemegang polisi mesti memberikan bukti/bukti pembedahan oleh doktor, iaitu laporan perubatan/doktor; dan lain-lain.

3. Perbelanjaan Penghantaran Pulang/Pengebumian

Senario 1: Pembantu rumah meninggal dunia akibat sakit dan perlu menghantar pulang jenazahnya ke negara asalnya. Bolehkah Pihak Diinsuranskan menuntut daripada Perbelanjaan Penghantaran Pulang?

Jawapan: Tidak, polisi ini melindungi penghantaran pulang akibat kematian akibat kemalangan dan/atau tidak layak bekerja akibat kecederaan.

4. Perbelanjaan Kemasukan Hospital dan Pembedahan

Senario 1: Jika pembantu rumah mengalami kemalangan dan mesti menjalani ujian pra-diagnostik (cth., imbasan X-ray/MRI) terus dimasukkan untuk perundingan lanjut, adakah kos pra-diagnostik (imbasan X-Ray/MRI) ini akan dibayar balik?

Jawapan: Ujian Pra-Diagnostik dilindungi jika pembantu rumah dimasukkan untuk kecederaan yang disahkan.

Sila ambil perhatian bahawa penyakit atau kecederaan dilindungi di bawah Perbelanjaan Kemasukan Hospital dan Pembedahan semasa berpanto. Diagnosis penyakit atau kecederaan yang disahkan diperlukan untuk faedah dibayar balik kepada majikan.

5. Melarikan diri Pembantu Rumah

- I. Sebaik sahaja pembantu rumah melarikan diri, tempoh dasar memerlukan pengambilan semula dalam tempoh tiga bulan. Jika ketibaan pembantu rumah gantian ditangguhkan melebihi tiga bulan, adakah dokumen pekerjaan sokongan mencukupi untuk mengesahkan tuntutan faedah tersebut?

Jawapan: Faedah ini perlu dibayar kepada majikan sekiranya pembantu rumah telah melarikan diri, tertakluk kepada laporan polis yang dibuat dalam tempoh dua puluh empat (24) jam selepas pembantu rumah melarikan diri dan penyerahan dokumentasi lengkap bagi pembantu rumah gantian dibuat dalam tempoh tiga (3) bulan dari tarikh kerugian. AGIC akan membayar balik kos yang ditanggung untuk mengatur pembantu rumah gantian; Walau bagaimanapun, sebarang kelewatan dalam ketibaan pembantu rumah gantian tidak dilindungi.

Untuk mengelakkan keraguan, faedah ini bertujuan untuk menampung kos pengambilan semula pembantu rumah gantian, dan bukan tempoh kehilangan itu sendiri.

- II. Apa yang berlaku sebaik sahaja faedah melarikan diri dicetuskan?

Jawapan: Setelah faedah melarikan diri dicetuskan dan keputusan tuntutan telah ditentukan, tuntutan akan dibayar mengikut had yang ditetapkan dalam polisi.

Selepas penyelesaian tuntutan, polisi kemudiannya akan dibatalkan. Sebarang perlindungan gantian perlu terjejas di bawah polisi baharu, yang memerlukan premium dikutip daripada majikan melalui pengesahan yang diperlukan kepada polisi induk.

6. Pampasan Upah

Pampasan Upah untuk Kecederaan Tidak Dimasukkan ke Hospital: Jika pembantu rumah mengalami kecederaan, seperti terseliuh, yang menyebabkan dia tidak sihat dari segi perubatan untuk bekerja selama dua minggu berturut-turut tanpa memerlukan kemasukan ke hospital, adakah senario ini layak mendapat perlindungan Pampasan Gaji?

Jawapan: Ya, laporan doktor diperlukan. Pembayaran balik sehingga had polisi akan dipatuhi untuk faedah tersebut.