

INSURANCE FOR INTERNATIONAL STUDENT

NOTICE OF STATEMENT

It is to be informed that the contract with the insurance provider for international students which is currently under Takaful Ikhlas Sdn. Bhd. will be ending on 14 February 2015. Starting from that date, the university has appointed a new insurance provider. The new company will be ETIQA Takaful Berhad which was selected based on the best rates and overall service being offered. ETIQA will manage all matters and issues regarding insurance for the students starting from 14 February 2015 until 13 February 2016. The contract for the insurance provider can be extended for another year if they have shown commendable performance and service to the students.



In light with the new arrangement and changes, there are several changes that will be implemented starting from the new date of service by ETIQA:

1. All full time international students are required to purchase insurance policy from the insurance provider nominated by UM. Students who are sponsored by scholarship have to pay in advance and claim back from their scholarship providers.
2. The insurance fees for full time students will be removed from the tuition fees.
3. Students have to purchase and make the payment directly to the insurance provider.
4. Students have to directly deal with the insurance provider regarding all matters related to insurance, claims and others. The university will not handle and interfere in all these matters with regards to claims, payments, the issuance of confirmation and guarantee letters and all the related matters.
5. The insurance provider will open a permanent office in the university at Ground Level Block E, PerdanaSiswa Complex, UM where a full time staff will be on duty daily from Monday until Friday from 9.00am to 4.30pm. (Since the permanent office is still under renovation, the insurance temporary counter will be open at ISC office, 1st Floor Perdanasiswa Complex, UM)
6. The insurance provider will provide direct cash payment method at the counter and also online payment (internet banking) through their official website (www.myumtakafulplan.com) which expected to be officially open on 10 February 2015.
7. Students are required to keep the receipt of insurance payment as a proof of coverage and make a copy to apply for the new or renewal/extension student pass application purposes.
8. The increase in premium fees for coverage is unavoidable as there is an increase in treatment costs, medicine prices and the implementation of new taxes. In order to mitigate this rise of insurance premium, students are given the avenue to choose either one of the two (2) packages involved:

PACKAGE / PREMIUM FEES		PLAN 1 RM350.00	PLAN 2 RM500.00	
MAXIMUM COVERAGE FEES	1	PERSONAL ACCIDENT & DEATH	20,000.00	30,000.00
	2	INPATIENT SERVICES	15,000.00	20,000.00
	3	OUTPATIENT SERVICES	200.00	500.00
	4	REPATRIATION	10,000.00	15,000.00

The above packages are the best chosen based on the price and also the benefits and coverage being provided in the market. They have also **met with the terms and ruling being set by the Ministry of Education, Malaysia.**

9. **Students have to ensure that they are being covered by the insurance provider endorsed by the university.**
10. Students that **fail to get the insurance coverage** will **not be allowed to renew their student pass** as being set by the requirement.
11. The university **will not**, in all circumstances, be responsible for any issues regarding **student pass validity, medical claims, medicals expenses, medical costs or any other expenses incurred for the failure of the students to subscribe to the insurance coverage.**

All students are reminded once again that the current insurance coverage will end on 14 February 2015. Thus, students have to ensure that it is being renewed before the expiry date. Payment can be done starting from 10 February 2015.

All claims (from 14 February 2014 until 13 February 2015) from previous insurance (Takaful Ikhlas Sdn. Bhd.) must be submitted to ISC office with complete form together with original receipt latest on 13 March 2015.

Thank you.

International Student Centre (ISC)