

INTRODUCTION OF PREMIUM BEREAVEMENT CARE SDN BHD (PBC)

Founded in 1985, has provided numerous bereavement care services to more than a few thousand families. Currently, the company also serves customers from nationwide to oversea.

PREMIUM covers more than 19 countries for repatriation, mainly in Asia countries. We have full equipment and service consultants to provide on-time and quality bereavement care to every inquiry.

Our Service covers various religions including, Buddhist, Taoist, Christian, Catholic, Hindu, Muslim, and also free thinker. Our objective is to **Let every life ends with honor & dignity.**

FOREIGN WORKMEN'S BEREAVEMENT PLAN

SERVICED COVERED	ITEM COVERED
1. 24 hours Consultation	1. Costume
2. Obtain Death Certificate and burial clearance	2. Casket
3. Report to respective authority	3. Urn*
4. Securing and releasing the remain	4. Religious accessories*
5. Transportation	5. Decedent Care
6. Obtain Repatriation approval	6. Praying*
	7. Sealing of Casket
	8. Offering*

REPATRIATION COUNTRIES COVERED

1.China	2.Bangladesh
3. Philippine	4. Indonesia
5.Cambodia	6.Nepal
7.Sri Lanka	8. Singapore
9. Laos	10.Thailand
11.Pakistan	12.Taiwan
13.Korea	14.Vietnam
15.Australia	16.Japan
17.Hong Kong	18.Myanmar
19. India	

MEMBERSHIP RATE

The annual membership per foreign workman is RM120.00 and the scheme service fee is RM10.00. The Policy is also subject to the government tax (as applicable) and RM10.00 stamp duty.

FOREIGN WORKMEN'S BEREAVEMENT PLAN PLUS

This Plan covered any form of death. The annual membership per foreign workman is as follows:

Age Range	Membership Fees p.a
18- 55	RM 600

Payment allows having max 3 installments. and the scheme service fee is RM10.00. The Membership is also subject to the government tax (as applicable) and RM10.00 stamp duty.

Foreign Workmen's Bereavement Plan

by Premium Bereavement Care Sdn Bhd.

Let every life ends with honor & dignity.



PREMIUM BEREAVEMENT CARE SDN BHD

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WORKMEN'S COMPENSATION ACT 1952

(Workmen's Compensation (Amendment) Act 1996)

The Workmen's Compensation Act 1952 was amended in August 1996.

Under Section 26(2) of the Amended Act, it is mandatory for every employer to insure all the foreign workmen employed by him under an approved insurance scheme in respect of any liability he may incur under the Workmen's Compensation Act 1952

Any employer who fails to insure foreign workmen under the approved insurance scheme shall be guilty of an offense and shall be liable, on conviction, to a fine not exceeding RM20,000 or to imprisonment for a term not exceeding 2 years or both.

APPROVED INSURANCE SCHEME

All employees are required by the Act to insure all their foreign workmen under the Insurance Scheme known as the "Foreign Workmen Compensation Scheme" (FWCS).

MAKING A CLAIM

In the event of an accident that may give rise to a claim under this scheme, the insured shall

1. Report the accident immediately to the Labour Department within 10 days of the accident as provided under Section 196(1) & (2) of the Workmen's Compensation Act 1952.
2. Notify our Claims Department in Writing within 10 days of the accident stating the circumstances of the accident and the nature of the injury. Complete and return all the forms provided by the Labour Department.
3. Extend photocopy of all the forms submitted to the Labour Department, Insurance claim form, and any other required documents to the Insurance Company.
4. Accidents that occur during working hours will be assessed by the Labour Department (Section 1) while accidents that occur after working hours will be assessed by the Insurance Company.

FOREIGN WORKMEN COMPENSATION SCHEME (FWCS)

FWCS provides coverage for the following sections:

Section 1 - Workmen's Compensation Insurance

The scheme covers the workmen's personal injury by accident or occupational disease arising out of and in the course of employment with the following benefits:

COVERAGE	BENEFITS
a. Death	A maximum amount of RM18,000 under the Act plus RM7,000 as provided for under the scheme. Total amount payable: RM25,000.
b. Permanent Disablement	
i. Permanent Total Disablement	Pays a maximum sum of RM23,000 as Disablement per the First Schedule of the Act.
ii. Permanent Partial Disablement	Pays a sum of money based on the capital sum of RM23,000 calculated in accordance with the First Schedule of the Act.
iii. Temporary Disablement	Pays a sum of money calculated in accordance with Section 8 (e) of the Act.
iv. Medical Expenses	Pay in accordance with provisions of the Act.

The Labour Commissioner will assess all compensation payable under this section.

Section 2 - Repatriation Expenses

The scheme will indemnify the Insured for the actual repatriation expenses incurred up to RM4,800 in the event the workman dies or suffers permanent total disablement.

Section 3 - Personal Accident Insurance (Off-Work Hours)

The scheme will pay the workman for personal injury sustained in an accident, which occurs outside working hours with the following benefits:

Coverage	Benefits
a. Death	A sum of RM23,000
b. Permanent Disablement	Similar as per Section 1 (b)

PREMIUM RATE

The annual premium per foreign workman is RM 67.00 and the scheme service fee is RM5.00. The Policy is also subject to the government tax (as applicable) and RM10.00 stamp duty.

* This insurance is covered by the respective insurance company, PBC acts as a service provider only.

* OUR SERVICE *

FWCS PLUS

Due to the amount covered in Section 2 being insufficient We provide additional coverage of up to RM 8,000.

Membership is only RM 80, and the scheme service fee is RM5.00.

In the event worker dies during working, the Employer can contact PBC to provide a one-stop service for the process.

Upon collecting the deposit, PBC will handle all processes until repatriation or burial in Domestic.

For Workman that is not entitled to The (FWCS), we offer another membership as follows:

FOREIGN WORKMEN'S BEREAVEMENT PLAN (FWBP)

This is a membership program offered by Premium Bereavement Care Sdn Bhd. (PBC)