IMPORTANT REMINDER NOTICE : INSURANCE RENEWAL FOR INTERNATIONAL STUDENTS
Dear International Students,

Please be informed that we have agreed to extend the process to renew insurance coverage for international students. **After the deadline yesterday (February 29, 2016) there were still some students who didn’t renew their insurance coverage.**

As such, we will extend the time of renewal for another two (2) weeks and the new deadline will be on 15th March 2016. If students still refuse and fail to renew their insurance coverage, we have no other choice than to carry out the following actions:

1. Barring students from getting their exam result; and
2. Displaying name of students who refuse to buy the insurance policy in email, MyUm Portal and notice board starting from 01/04/2016.

We will also be getting advice from UM Legal Unit on the decisive action that can be taken to students who fail to comply to the law set by the government.

We also would like to correct the wrong perception that insurance is mandatory for the purpose of visa applications only. That is totally wrong. In compliance with the Malaysian Ministry of Education’s Code of Ethics, it is compulsory for all international students to have medical insurance coverage throughout the period of study in Malaysia. You can refer to the policy guideline in this web page (sorry, the policy is in Malay Language only) : [http://www.moe.gov.my/pdf/MOHE/Garis_Panduan_Kesihatan_dan_Insurans.pdf](http://www.moe.gov.my/pdf/MOHE/Garis_Panduan_Kesihatan_dan_Insurans.pdf)

**RENEWING INSURANCE COVERAGE NOTICE FROM ETIQA TAKAFUL BERHAD**

Dear Valued International Student,

Kindly be informed that the existing Group Medical Insurance plan for International Student of UM will expire on 13/02/2016 and we are pleased to advise that the policy will be renewed for another year commencing from 14/02/2016 and will expire on 13/02/2017 based on the existing Terms, Conditions and Exclusions.

The premium and coverage will be the same as last year :

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Premium Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan 1</td>
<td>RM350.00</td>
</tr>
<tr>
<td>Plan 2</td>
<td>RM500.00</td>
</tr>
</tbody>
</table>

Considering this plan is an annual renewal plan and to ensure continues coverage, we urge you to re-register and pay the premium according to your 29/02/2016.

**CONSEQUENCES  IF YOU DO NOT RENEWED BEFORE THE DEADLINE (15/03/2016)**

If you **DO NOT re-register** and pay the premium latest by 15 March 2016, than **YOU are NOT COVERED by the Insurance until you re-register and pay the premium.** Subsequently, 3 main Exclusions for Group
Hospital & Surgical Policy (Inpatient benefits) may re-apply to you as follows:-

30 days “Waiting Period”
Any admission occurring during the first 30 days period from policy commencement/renewal date are not covered except for accidental cases only.

120 days Specific Illness
Any admission due to specific illness (as specified in the policy contract) occurring during the first 120 days from policy commencement date are not covered.

Pre-existing Illness Condition
Disability existed or have developed symptoms or there exist manifestation of illness before the effective date of cover in respect to a covered person of which the covered person was aware or should reasonable have been aware, or based on normal medically accepted pathological development of the illness or illnesses are not covered for the 1st 1 year.

HOW TO REGISTER/RENEW YOUR MEDICAL/INSURANCE POLICY?

OPTION 1
You may walk-in to register/purchase the insurance at our agency office located at Ground Floor, Block E, Perdanasiswa Complex, UM during office hours (9.00am - 5.00pm) - Monday-Friday
Payment term over the counter – Cash Only If you pay using internet banking, please bring along the deposit slip as a proof of payment. OR

OPTION 2
Your may register on-line at our Medical portal/website : www.myumtakafulplan.com
Please follow the steps below :-
Step 1 – Log in to www.myumtakafulplan.com
Step 2 – Go to scope of benefits to see the detail scope of benefits. Please select Plan 1(RM350) if you have previously covered under Plan 1 or choose Plan(RM500) if you are previously covered under Plan 2.
Step 3 – Make premium payment via internet banking either CIMB click, Maybank2u etc.
Step 4 – Go to “how to apply” - “apply now”. Fill up the form completely and attach proof of payment
Step 5 – Click Apply Now
Step 6 – End. Thank you.
Step 7– You may drop by at our office to collect the receipt and Insurance Confirmation Letter for visa application purposes.

Please call us at 03-79679688 or visit our office @ Ground Floor Block E Perdanasiswa Complex, UM if you require further clarification and information.

For detail of benefits, please visit www.myumtakafulplan.com