

INSURANCE COVERAGE FOR INTERNATIONAL STUDENTS

a) INSURANCE FOR INTERNATIONAL STUDENTS

All International Students are required to have Hospital & Surgical Insurance with Extended Personal Accident and Term Life Benefits, furthermore insurance coverage policy is one of the mandatory documents required for applying a student pass. Unexpected illness and accidents can happen to anyone and at any time. With the insurance policy coverage, you will be given a Health care card for cashless admission into panel hospitals. It can help to ease the student's mind in the event of serious medical emergencies. Your insurance coverage is for one year from the date of purchased and it is subjected to be renewed annually. Students are responsible for the renewal to ensure a continual coverage.

Effective September 2016, there is no appointment from the University for any Insurance Provider to manage the group insurance for international students. All application for insurance coverage will be made concurrently during application for visa through EMGS insurance provider.

Thus, all new students and existing students that require applying new student pass / renewal of student pass beginning September 2016 onwards are recommended to subscribe to the EMGS insurance provider (AXA Affin General) package.

For current students who have already renewed the student pass before September 2016 was still remain subscribed to the Etiqa Takaful Insurance Coverage for a year duration (subjected to your student pass validity).

Information of the coverage, terms and conditions of both policies schedule are as follows:

- i) [ETIQA TAKAFUL SCHEDULE OF BENEFITS](#)
- ii) [AXA AFFIN INSURANCE \(450 PACKAGE\) SCHEDULE OF BENEFITS](#)

Exclusions for this insurance policy are as follows:

HIV leading to AIDS, elective surgery other than medically necessary, psychiatric disorders, congenital abnormalities, routine medical check-ups, war risks, maternity, nuclear reaction, self-inflicted injury, disability arising from direct participating of strike, riot or civil commotion and others.

b) INSURANCE FOR INTERNATIONAL STUDENT'S DEPENDENTS

Effectively September 2016 onwards, for students who bring any dependents, kindly be informed that the Immigration Department requires a copy of insurance policy coverage to be attached together with the application (new / renewal). We recommend the student to apply for the insurance through the same insurance provider (AXA Affin General Insurance). The student shall contact the insurance provider to apply for the insurance. The contact details of the insurance provider will be available at UMP International Office Counter.