

GROUP TAKAFUL/MEDICAL PLAN FOR INTERNATIONAL STUDENTS OF IIUM



INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA
 كورس تعليمية اسلامية انتبازا ونجسا بليدنيا

THIS LEAFLET IS ONLY FOR GENERAL INFORMATION AND
 GUIDELINES ON GROUP TAKAFUL / MEDICAL PLAN
 FOR INTERNATIONAL STUDENTS OF IIUM

Policyholder

INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA (IIUM)

Insured Person

All registered international students of IIUM



Insurer

**ETIQA FAMILY TAKAFUL BERHAD
 ETIQA GENERAL TAKAFUL BERHAD**

Level 19, Tower C, Dataran Maybank, No 1 Jalan Maarof
 59000 Kuala Lumpur.
www.etiqa.com.my

DESCRIPTION OF COVERAGE

This medical plan comprises the following benefits :

i) Group Hospital and Surgical (“GHS”).

It covers you in the event you are hospitalized or have undergone a surgery due to an illness or accident. The student is provided with the medical card to enable hassle-free admission and discharge from the hospital

ii) Group Personal Accident & Term Life (GPA / GTL)

It covers you 24 hours a day worldwide in the event of death and permanent disablement due to an illness or accident.

This plan also extended to cover Funeral / Repatriation Expenses up to the maximum limit as specified in the policy contract.

ELEGIBILITY

All International students aged between 16 and 60, registered with IIUM are covered under this medical/takaful plan.

EFFECTIVE DATE OF COVERAGE

The coverage will take effect according to the arrangement made between Etiqa Takaful and IIUM.

SCHEDULE OF BENEFITS

HOSPITAL AND SURGICAL PLAN (“GHS”)	AMOUNT COVERED
<u>SCHEDULE OF BENEFITS</u>	
<u>IN-PATIENT TREATMENT</u>	
Room & Board per day	RM 150.00
i) Ordinary (up to 120 days in Private Hospital / Government Hospital)	As charged
ii) Intensive Care Unit (daily maximum up to 30 days)	As charged
Hospital Miscellaneous Services	As charged
Surgical Fees	As charged
Anaesthetic Fees	As charged
Operating Theatre Fees	As charged
In-Hospital Physician	As charged
(daily maximum up to 120 days)	
<u>EMERGENCY & OUTPATIENT TREATMENT</u>	
Pre-Surgical / Medical Diagnostic Services (within 60 days prior to admission)	As charged
Pre-Surgical/ Medical Specialist Consultation (within 60 days prior to admission)	As charged
Second Surgical Opinion	As charged
Post Hospitalisation Treatment (within 60 days of discharge)	As charged
Emergency Accident Treatment	As charged
Emergency Accidental Dental Treatment	As charged
Emergency Sickness Treatment (from 12.00 midnight - 6.00 am)	As charged
<u>ADDITIONAL BENEFITS</u>	
Ambulance Services Fees	As charged
Claim/Reimbursement Medical Report Fee	RM 50.00
Government Hospital Cash Benefit Allowance (up to a maximum of 120 days)	RM 30.00
Reimbursement of Government Service Tax	0%
ANNUAL OVERALL LIMIT	RM20,000.00

IMPORTANT NOTE :

Hospital / Medical Benefits payable is subject to 10% co-takaful of eligible medical expenses except for treatment in Government Hospital. (The patient is required to bear 10% of the total bill)

GROUP TERM LIFE (GTL) AND GROUP PERSONAL ACCIDENT (GPA)	AMOUNT COVERED
<u>SCOPE OF BENEFITS</u>	
Death (Natural cause/sickness)	RM20,000.00
Death (Accidental cause)	RM20,000.00
Total Permanent Disablement (Natural cause)	RM20,000.00
Total Permanent Disablement (Accidental)	RM20,000.00
Partial Permanent Disablement (Accidental)	RM20,000.00
(As per our standard table of benefits)	(Maximum)
Funeral / Repatriation Expenses (All causes)	RM10,000.00
	(Maximum)
Outpatient Medical Expenses (Due To Accidental Cause Only) - Maximum	RM 1,000.00

SUMMARY OF THE BENEFITS - GHS

- **Hospital Room & Board**
Reasonable and Customary Charges for daily room accommodation and meals during the confinement as an in-patient.
- **Intensive Care Unit**
Reasonable and Customary Charges for daily room and board as an in-patient in the Intensive Care Unit of the hospital.
- **Hospital Supplies and Services**
Reasonable and Customary Charges incurred during a hospital confinement, which shall include general nursing, prescribed and consumed drugs and medicines, dressings, splints, plaster casts, X-ray, laboratory examinations, electrocardiograms, physiotherapy, basal metabolism tests, intravenous injections and solutions, administration of blood and blood plasma but excluding the cost of blood and plasma.
- **Operating Theatre**
Reasonable and Customary Charges for usage of operating theatre incidental to the surgical procedure.
- **Surgical Fees**
Reasonable and Customary Charges for surgery performed and normal operative care up to 31 days before and after the operation.
- **Anaesthetist Fee**
Reasonable and Customary Charges by the Anaesthetist for the supply and administration of anaesthesia.
- **In-Hospital Physician Visit**
Reasonable and Customary Charges by the Physician for the treatment of the Insured Person when confine for a non-surgical disability subject to maximum of one (1) visit per day.
- **Organ Transplant**
Reasonable and Customary Charges and professional fees for the surgical transplantation of the kidney, heart, lung, liver or bone marrow performed in a hospital. Payment is limited to one event per lifetime.
- **Pre-Hospital Diagnostic Tests**
Reasonable and Customary Charges for diagnostic tests, which are recommended by a Specialist within 60 days preceding hospital confinement. No payment will be made if upon such diagnosis, the insured Person does not result in hospital confinement for the treatment of the medical condition diagnosed.
- **Pre-Hospital Specialist Consultation**
Reasonable and Customary Charges by the Specialist for the first time consultation, which are recommended by a general practitioner in writing within 60 days preceding hospital confinement. Payment will not be made for clinical treatment (including medication and subsequent consultation after the illness is diagnosed), or where the Insured does not result in hospital confinement for the treatment of the medical condition diagnosed.



- **Pre-Hospital Specialist Consultation**
- **Post- Hospitalisation Treatment**
Reasonable and Customary Charges for treatment by the same physician within 31 days following discharge from hospital for a non-surgical confinement.
- **Emergency Accidental Outpatient Treatment**
Reasonable and Customary Charges for services and medical supplies provided by the hospital or clinic for emergency treatment of bodily injury as a result of a covered accident and received as an outpatient within 24 hours of the accident. Follow-up treatment is up to 31 days of the accident administered by the same Physician.
- **Ambulance Fees**
Reasonable and Customary Charges for domestic ambulance services for transporting the Insured Person to and/ or from hospital. Payment will not be made if the Insured Person is not hospitalised.
- **Daily-Cash Allowance**
For each full day of hospital confinement at a Malaysian Government Hospital.
- **Malaysian Government Service Tax**
On eligible paid expenses.
- **Overall Annual Limit**
It is the maximum annual reimbursement for benefits payable in respect of expenses incurred for treatment provided to the Insured Person during the period of insurance as stated in the Schedule of Benefits.

For detail description of the covered benefits, please refer to the Policy Contract/ Policy Information Statement.

IMPORTANT CONDITIONS FOR GROUP HOSPITAL & SURGICAL POLICY (GHS)

1. Waiting Period

Eligibility for benefits starts 30 days after the person covered has been included in the takaful contract , except for a covered accident occurring after the effective date of coverage.

2. Upgraded Room and Board Co-payment

If the Insured Person is hospitalized at a published Room & Board rate which is higher than his/her eligible benefit, the Insured Person shall bear 20% of the other eligible benefits described in the Schedule of Benefits.

3. Residence Overseas

No benefit whatsoever shall be payable for any medical treatment received by the Insured outside Malaysia for more than ninety (90) consecutive days.

4. Overseas Treatment

If the Insured Person seeks treatment overseas, benefits in respect of the treatment shall be covered subject to the exclusions, limitations and conditions specified in the Policy and all benefits will be payable based on the official exchange rate ruling on the last day of the Period of Confinement and shall exclude the cost of transport to the place of treatment provided :

- (a) an Insured Person traveling abroad for a reason other than for medical treatment, needs to be confined to a Hospital outside Malaysia as a consequence of a Medical Emergency.
- (b) an Insured Person upon recommendation of a Physician and has to be transferred to a Hospital outside Malaysia because the specialized nature of the treatment , aid, information or decision required can neither be rendered nor furnished nor taken in Malaysia.

5. With effect from 01 April 2017, any medical treatment (including pre and post) in Prince Court Medical Centre and Gleneagles Medical Centre are not covered under this policy.

6. Change of Passport No or Other Personal Detail

Kindly email us at etigaagency.iium@gmail.com as soon as possible if you have changed your passport number or other personal detail or if you found the existing record is to be in incorrect.

EXCLUSIONS - GHS

This contract does not cover any hospitalization, surgery or charges cause directly or indirectly, wholly or partly, by any one (1) of the following occurrences :

1. Pre-existing illness.
Disabilities that existed before the Inclusion Date of a Covered Member and for which the Covered Member is receiving treatment or shown manifestations/symptom. (Applicable to new student and during 1st year coverage only.)
2. Specified illnesses.
Specified illness shall mean the following disabilities and its related complications, occurring within the first one hundred and twenty (120) days from the Inclusion Date of a Covered Member:
 - i. Hypertension, diabetes mellitus and cardiovascular diseases;
 - ii. All tumours, cancer, cysts, nodules, polyps, stones of the urinary system and biliary system;
 - iii. All ear, nose (including sinuses) and throat conditions;
 - iv. Hernias, haemorrhoids, fistulae, hydrocele, varicocele;
 - v. Endometriosis including disease of the reproduction system; and/or
 - vi. Vertebro-spinal disorders (including disc) and knee conditions.
3. Any medical or physical conditions arising within the first 30 days of the Insured Person's cover or date reinstatement whichever is latest except for accidental injuries.
4. Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.

5. Dental conditions including dental treatment or oral surgery except as necessitated by Accidental injuries to sound natural teeth occurring wholly during the Period of Insurance.
6. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law.
7. Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods or birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization.
8. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
9. Hospitalization primarily for investigatory purposes, MRI, diagnosis, X-ray examination, general physical or medical examinations, not In accidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.
10. War or any act of war, declare or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
11. Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
12. Expenses incurred for donation of any body organ by an Insured Person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
13. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, Bone setting, herbalist treatment, massage or aroma therapy or other alternative treatment.
14. Care or treatment or which payment is not required or to the extent which is payable by any other insurance or indemnity covering the insured and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Takaful Contract.
15. Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations).
16. Costs/expenses of services of a non-medical nature, such as DVD, television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items.
18. Sickness or injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.



19. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
20. Expenses incurred for sex changes.
21. Terrorism.
22. Any treatment arising from alcoholic or drug addiction
23. Any breach of the civil or Syariah Law by the members

QUESTIONS YOU MAY ASK

Q: Who is eligible to participate in this medical plan?

A: All registered IIUM international students with active status. The participant shall be at least 18 years old upon enrolment. The maximum age at entry shall be 60 years (age next birthday)

Q: Why do I need this plan?

A: As hospital cost can be substantial and can wipe out your saving, the last thing you would want to worry about is money. Furthermore, this plan also provides 24 hours worldwide coverage for death and disability benefits due to natural or accidental causes.

Q: When will my cover begin ?

A: As soon as you registered with IIUM with the premium insurance paid and University notify us in writing and subject to our policy terms, conditions and exclusion specified in the Policy Contract.

Q: How do I pay my contribution / premium?

A: The payment of premium is to be paid annually to IIUM upon registration.

Q: What does pre-existing illness means?

A: Sickness, disease or illness which you have been suffering from prior to the effective date of your cover.

Q: What is the duration of my coverage?

A: The coverage will continue as long as you are registered as IIUM student, active status, paid the takaful contribution and subject to renewal of the plan made between IIUM and Etiqa Takaful Berhad

Q: What are not covered under GHS Plan?

- A:
- 1) Pre-existing illness for 1st year coverage except Accidental case
 - 2) Specified illness during the first 120 days (refer 2nd page)
 - 3) Illnesses contracted within the first 30 days from the Effective Date of cover
 - 4) Exclusions specified in the policy contract
 - 5) Treatment received overseas following more than 90 days stay in overseas.

Q: Who is Etiqa Takaful Berhad?

A: Etiqa Takaful Berhad is the coverage provider for this plan. Established since 1993, is licensed under Takaful Act 1984 and regulated by Central Bank of Malaysia to transact all classes of takaful business. Etiqa Takaful is largest takaful operator and a member of Maybank Group, the largest financial Institution in Malaysia.

Q: What happen if I loss my medical card?

A: Please notify our staff at Etiqa Takaful IIUM Office and RM10.00 will be charged for replacement of new medical card.

B: For those whose card being stolen, no charge will be imposed for the replacement of the new card provided that you have the police report.

Q: Can I use my medical card for cashless Inpatient treatment in any Government Hospital?

A: All Government Hospital **DO NOT** accept insurance medical card but do accept the Guarantee Letter issued by Etiqa Takaful. For inpatient treatment in any Government Hospital, you need to call Etiqa Healthcare call centre requesting for Guarantee Letter.

Q: Is this medical plan cover outpatient treatment.

A: This medical plan **DO NOT** cover normal outpatient treatment except for emergency cases caused by accident or sickness (subject to policy terms, conditions and exclusions)

Q: What is my entitlement room rate if I admit in private Hospital?

A: Please ensure the room rate per day is RM150.00 or below. If the rate is higher than RM150.00, the patient shall bear 20% of the eligible benefits.

Q: How to use the medical card in private hospital

A: Present your medical card at the Hospital admission Counter. If you have no card, don't worry, member only have to give the full name and passport no and the hospital will verify with Etiqa Health Care Call Centre.

ANY PROBLEM DURING ADMISSION AND DISCHARGE FROM HOSPITAL ?

Any problem with regard to admission and discharge from hospital, please call 24 hours Etiqa Health Care Call Centre as appear on your medical card at

1 8 0 0 8 8 9 9 9 8

HOW TO MAKE A CLAIM FOR REIMBURSEMENT CLAIM AND GROUP TERM LIFE AND PERSONAL ACCIDENT POLICY?

In the event of any claim to be made for reimbursement claim, death and permanent disablement benefits, please consult and obtain the claims form from our staff at Etiqa Takaful IUM Office.

IMPORTANT NOTES

This leaflet is for general information only and not a contract of insurance. All details of the precise Benefits, Terms, Conditions and Exclusions and other detail are available in the Master Policy Contract and other related contract documents.

Printed for :

STUDENT AFFAIRS AND DEVELOPMENT DIVISION
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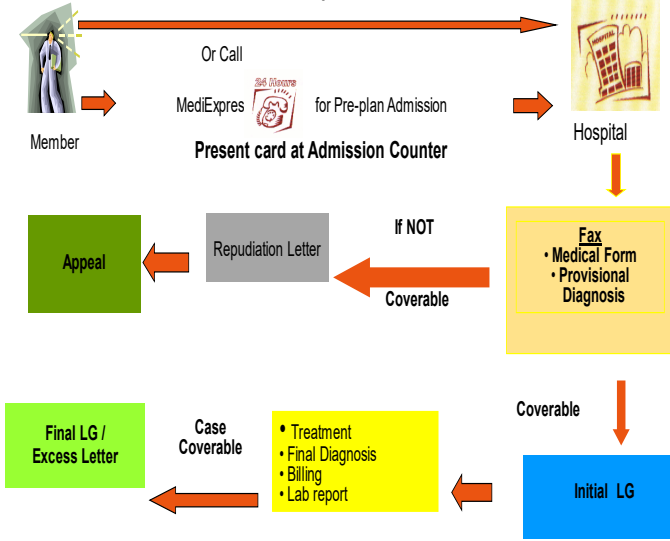
TEL : 03-6196 0000

FAX : 03-6196 4859



Flowchart

Go Direct to hospital



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KUALA LUMPUR		
HOSPITAL	TOWN	TEL NO.
Columbia Asia Hospital Setapak	Setapak	03-4145 9999
Damai Service Hospital (Hq)	Jalan Ipoh	03-4043 4900
Damai Service Hospital (Melawati)	Taman Melawati	03-4108 9900
Hospital Pakar Al-Islam	Kg. Baru	03-2691 3008
Hospital Pusrawi	Jln Tun Razak	03-2687 5000
Institut Jantung Negara	Jln Tun Razak	03-2617 8200
KPJ Tawakkal Specialist Hospital	Jalan Pahang	03-4026 7777
Lourdes Medical Centre	Jalan Ipoh	03-4042 5335
Pantai Hospital Ampang	Pandan Indah	03-4289 2828
Pantai Hospital Cheras	Cheras	03-9145 2888
Pantai Hospital Kuala Lumpur	Jln Bukit Pantai	03-2296 0888
Pusat Perubatan Naluri	Wangsa Maju	03-4143 3633
Sentosa Medical Centre	Jalan Chemur	03-4043 7166
Park City Medical Centre	Desa Park City	03-5639 1212
TDMC Hospital	Jln Klang Lama	03-7982 6500
Tung Shin Hospital	Jalan Pudu	03-2037 2288
UKM Specialist Centre	Cheras	03-9145 6288
UM Specialist Centre	Bkt Pantai	03-7841 40000

If you have any enquiries:
Please call our 24 hours Etiqa Healthcare Call Centre
1 800 88 9998 @ 013-447 5139 (Mrs. Fathiah / Mrs. Saidah)

SELANGOR		
HOSPITAL	TOWN	TEL NO.
Assunta Hospital	Petaling Jaya	03-7680 7000
Columbia Asia Hospital Bukit Rimau	Shah Alam	03-5125 9999
Columbia Asia Hospital Cheras	Cheras	03-9086 9999
Columbia Asia Hospital Puchong	Puchong	03-8064 8688
Demc Specialist Hospital	Shah Alam	03-5515 1888
Hospital Pakar An-Nur Hasanah	Bdr Baru Bangi	03-8926 6060
Kajang Plaza Medical Centre	Kajang	03-8739 7077
Kelana Jaya Medical Centre	Kelana Jaya	03-7805 2111
KPJ Ampang Puteri Specialist Hospital	Ampang	03-4270 2500
KPJ Damansara Specialist Hospital	Damansara	03-7722 2692
KPJ Kajang Specialist Hospital	Kajang	03-8769 2999
KPJ Klang Specialist Hospital	Klang	03-3377 7888
KPJ Selangor Specialist Hospital	Shah Alam	03-5543 1111
KPMC Puchong Medical Centre	Puchong	03-8060 4916
Pantai Hospital Klang	Klang	03-3374 2020
Pusat Rawatan Islam Az-zahrah	Bdr Baru Bangi	03-8921 2525
Putra Medical Centre (Sungai Buloh)	Sungai Buloh	03-6156 4735
Salam Medical Centre	Shah Alam	03-5548 5161
Sentosa Specialist Hospital	Klang	03-5162 8814
Ara Damansara Medical Centre	Damansara	03-5639 1212
Subang Jaya Medical Centre	Subang Jaya	03-5639 1212
Sri Kota Specialist Medical Centre	Klang	03-3373 3636
Sunway Medical Centre	Petaling Jaya	03-7491 9191
The Tun Hussein Onn National Eye Hospital	Petaling Jaya	03-7718 1488
Tropicana Medical Centre	Damansara	03-6287 1111

JOHOR		
HOSPITAL	TOWN	TEL NO.
Columbia Asia Hospital Nusajaya	Nusajaya	07-233 9999
Hospital Penawar (Pasir Gudang)	Pasir Gudang	07-252 1800
Kempas Medical Centre	Johor Bharu	07-236 8999
Kluang Utama Specialist Hospital	Kluang	07-771 8999
KPJ Johor Specialist Hospital	Johor Bharu	07-225 3000
Pantai Hospital Batu Pahat	Batu Pahat	07-433 8811
Puteri Specialist Hospital	Johor Bharu	07-225 3222
Putra Specialist Hospital (Batu Pahat)	Batu Pahat	07-413 3333
Regency Specialist Hospital	Masai	07-381 7700

NEGERI SEMBILAN		
HOSPITAL	TOWN	TEL NO.
Columbia Asia Hospital Seremban	Seremban	06-603 3988
KPJ Seremban Specialist Hospital	Seremban	06-767 7800
Mawar Medical Centre	Seremban	06-764 7048
NCI Hospital	Nilai	06-850 0999
Senawang Specialist Hospital	Senawang	06-677 1858

MALACCA		
HOSPITAL	TOWN	TEL NO.
Mahkota Medical Centre	Malacca	06-281 3333
Pantai Hospital Ayer Keroh	Ayer Keroh	06-231 9999
Putra Specialist Hospital (Melaka)	Malacca	06-283 5888

PAHANG		
HOSPITAL	TOWN	TEL NO.
Kuantan Clinical Diagnostic Centre	Kuantan	09-513 9891
Kuantan Medical Centre	Kuantan	09-514 2828
Kuantan Specialist Hospital	Kuantan	09-567 8588

PULAU PINANG		
HOSPITAL	TOWN	TEL NO.
Bagan Specialist Centre	Butterworth	04-332 2800
Hospital Lam Wah Ee	Georgetown	04-657 1888
KPJ Penang Specialist Hospital	Penang	04-548 6688
Loh Guan Lye Specialists Centre	Georgetown	04-238 8888
Pantai Hospital Penang	Penang	04-643 3888
Penang Adventist Hospital	Penang	04-222 7200

KEDAH		
HOSPITAL	TOWN	TEL NO.
Hospital Pakar Metro	Sungai Petani	04-423 8888
Kedah Medical Centre	Alor Setar	04-730 8878
Pantai Hospital Sungai Petani	Sungai Petani	04-442 8888
Putra Medical Centre (Alor Setar)	Alor Setar	04-734 2888

PERAK		
HOSPITAL	TOWN	TEL NO.
Apollo Medical Centre	Taiping	05-805 6000
Columbia Asia Hospital Taiping	Taiping	05-820 8888
Hospital Fatimah	Ipoh	05-545 5777
KPJ Ipoh Specialist Hospital	Ipoh	05-240 8777
Pantai Hospital Ipoh	Ipoh	05-548 4333
Sri Manjung Specialist Centre Sdn Bhd	Ipoh	05-691 8153
Taiping Medical Centre	Taiping	05-807 1049

KELANTAN		
HOSPITAL	TOWN	TEL NO.
Kota Bharu Medical Centre	Kota Bharu	09-743 3399
KPJ Perdana Specialist Hospital	Kota Bharu	09-745 8000

TERENGGANU		
HOSPITAL	TOWN	TEL NO.
Kuala Terengganu Specialist Hospital	K. Terengganu	09-624 5353

SABAH		
HOSPITAL	TOWN	TEL NO.
Kota Kinabalu Specialist Hospital	Kota Kinabalu	088-222 922
Rafflesia Medical Centre	Kota Kinabalu	088-272 620
KPJ Sabah Specialist Hospital	Kota Kinabalu	088-211 333

SARAWAK		
HOSPITAL	TOWN	TEL NO.
Borneo Medical Centre	Kuching	082-507 333
Columbia Asia Hospital Bintulu	Bintulu	086-251 888
Columbia Asia Hospital Miri	Miri	085-437 755
Kuching Specialist Hospital	Kuching	082-365 777
Miri City Medical Centre	Miri	085-426 622
Normah Medical Specialist Centre	Kuching	082-440 055
Rejang Medical Centre	Sibu	084-330 733
Sibu Specialist Medical Centre	Sibu	084-329 900
Timberland Medical Centre	Kuching	082-234 466