

Loss of Employment [section 30]

- (1) Loss of employment occurs if the contract of service of an insured person is terminated or becomes void due to any reason other than the following:
 - (a) the voluntary resignation by the insured person;
 - (b) the expiry of the contract of service of the insured person;
 - (c) termination of the contract of service by mutual consent of the employer and the insured person without terms and conditions;
 - (d) completion of the work in accordance with the terms of the contract of service;
 - (e) the retirement of the insured person; or
 - (f) the termination of contract of service of the insured person due to misconduct.

- (2) For the purpose of paragraph (1)(a), “voluntary resignation” means an act by an insured person to terminate his contract of service with an employer at any time during the period of the contract of service other than the following:
 - (a) a resignation under a voluntary separation scheme by mutual consent of the employer and the insured person;
 - (b) a resignation tantamount to a constructive dismissal or a resignation due to willful breach of the terms and conditions of the contract of service by the employer;
 - (c) a resignation due to any threat to the insured person or family of the insured person, or sexual harassment towards the insured person;
 - (d) a resignation due to a command by the employer to perform work outside the scope of work which endangers the health and safety of the insured person; or
 - (e) a resignation due to the closure of the workplace or the workplace is not in operation because of natural disasters, riots, civil commotion, demonstrations or other similar situation, or the workplace becomes unsafe due to fire, gas leak or other similar dangerous situation.