

<p><b>PRODUCT DISCLOSURE SHEET – MOTOR INSURANCE</b>                  (Please read this Product Disclosure Sheet before you decide to take out a <u>Motor Third Party, Fire &amp; Theft Cover</u>. Be sure to also read the general terms and conditions stated in the policy).</p>	<p><b>Our Ref : 01/01/2010</b>                  Name of Financial                  Service Provider : <b>Uni.Asia General Insurance Bhd.</b>                  Name of Product : <b>Motor Third Party, Fire &amp; Theft Cover</b>                  Date:</p>
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**1. What is this product about?**

This policy provides insurance cover against own damage caused by fire damage only to your vehicle or loss (theft) of your vehicle and liabilities to third party's injury or death and damage to their property.

**2. What are the covers/ benefits provided?**

This policy covers:

- a) Loss or damage to your own vehicle due to fire, explosion, lightning, burglary, housebreaking or theft;
- b) Third party bodily injury and death; and
- c) Third party property loss or damage.

Other optional benefits that you may wish to purchase by paying additional premium:

- Passenger liability cover

Duration for cover is One year. You will need to renew the insurance plan annually.

**3. How much premium do I have to pay?**

The total premium that you will have to pay may vary depending on the no-claim-discount (NCD) entitlement and the underwriting requirements of our company. For example:

- (a) Private Car : Basic premium is 75% of Comprehensive premium
- Standard cover : RM1,144.13 premiums for sums insured of RM50,000 (1.6cc)
- NCD entitlement : 55%

The estimated total premium that you will have to pay is RM524.86.

**Note : Minimum Sum Insured of RM10,000 to a maximum of RM20,000**

**4. What are the fees and charges that I have to pay?**

The fees and charges that you will have to pay are:

Type	Amount
<b>Commission paid to the insurance agent</b>	10% of the premiums
<b>Stamp duty</b>	RM10.00
<b>Service Tax</b>	6% of the premiums, if vehicle registered under company name.

**5. What are some of the key terms and conditions that I should be aware of?**

Some of the key terms and conditions that you should be aware of are:

- a) **Duty of disclosure** – you must disclose all material facts such as previous claim history and any modification made to the engine capacity.
- b) Average Clause will apply if vehicle is under insured for more than 10% of the market value at the time of loss. Therefore, it is important that you must ensure that **your vehicle is insured at the adequate market value** to avoid under or over insurance.

**6. What are the major exclusions under this policy?**

This policy does not cover certain losses, such as:

- a) Accidental damage to your vehicle;
- b) Your own death or bodily injury due to a motor accident;
- c) Your liability against claims from passengers in your vehicle;
- d) Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide; and

e) Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages.

(**Note:** *This list is non-exhaustive. Please refer to the policy for the full list of exclusions under this policy.*)

**7. Can I cancel my policy?**

You may cancel your policy at any time by giving written notice to our company. Upon cancellation, you are entitled to a refund of the premium (provided there is no claim made under the policy) based on short-period rates, however any minimum premium paid under the policy is not refundable.

**8. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any changes to your contact details. This is to ensure that all the correspondences reach you in a timely manner.

**9. What you should know when making a claim?**

- a) Report to the police within 24 hours.
- b) Notify us in writing with full details within 3 days after an event which may become the subject of a claim under this policy.

**10. Where can I get further information?**

Should you require additional information, please refer to the *insuranceinfo* booklet on 'Motor Insurance', which is available at all of our branches. Alternatively, you may obtain a copy from the insurance agent or visit the *insuranceinfo* website at [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**Uni.Asia General Insurance Berhad**  
**9th Floor, Menara Uni.Asia,**  
**1008, Jalan Sultan Ismail,**  
**50250 Kuala Lumpur.**  
**Toll Free: 1-800-888-990**  
**Tel : 03-2693 8111**  
**Fax: 03-2693 0111**  
**[www.uniasiageneral.com.my](http://www.uniasiageneral.com.my)**

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at April 2010.