

# premium

THE UNI.ASIA GENERAL QUARTERLY

## Motorist's Companion 2 (MC2)

Much-needed coverage for you & your passengers



**Brushing-up**  
on product  
knowledge



**Renewing our  
commitment**  
to CSR



# CEO's message

## Embracing new beginnings

2010 has arrived and with it has come a renewed commitment to tackle challenges head-on, realign our priorities, strengthen our teamwork and pursue our organisational goals with gusto.

Marketplace rumblings suggest that 2010 is going to be more exciting and challenging. To some, these spell daunting times ahead. Yet to others, these can be times where we can consciously make the resolution to think outside the box, show innovation in our product offerings, increase our productivity and serve our customers beyond their expectations. I trust that when we stand together as a 'Winning Team', any challenge is surmountable.

In our quest to enhance our company's standing in the marketplace, I am happy to say that changes are well underway. Expect things to change – for the better. Expect new ways of doing things as we embrace greater efficiency, better innovation and a firm commitment to conduct our business with integrity and honesty. We will even include more activities in our CSR initiatives so that we can channel more aid to the community, marketplace, environment and workplace.

As we brace ourselves for the challenging year ahead, let us also renew our commitment to work as a 'Winning Team', to be a leading general insurer that is relevant and continuously excel in all that we do.

To all our readers, Happy 2010 and to those celebrating Chinese New Year, *Gong Xi Fa Cai*. I trust the Year of the Tiger will see us bigger, better and stronger than ever before.

Best regards to all,  
**DAVID TAN**

## contents

CEO's Message Page 2

### WHAT'S NEW

If your vehicle is covered,  
why aren't you & your passengers? Page 3

Motorist's Companion 2 (MC2):  
Much-needed coverage for you & your passengers Page 4

### OFFICE GRAPEVINE

Kazakhstan delegates learn from Uni.Asia General Page 6  
Brushing-up on product knowledge Page 6

### CORPORATE

Renewing our commitment to CSR Page 7

### ON THE R&R FRONT

New Year's Eve Gathering:  
Singing their way into 2010 Page 8

## EDITORIAL BOARD

Managing Editor Peter Ong

Contributors Daphne, Jackie, Kavitha, Nini, Salina  
and Shahrul

Publisher Uni.Asia General Insurance Berhad (16688-K)  
7th Floor, Menara Uni.Asia  
1008, Jalan Sultan Ismail, 50250 Kuala Lumpur  
Tel : 03-2693 8111 Fax : 03-2693 0111  
Homepage : www.uniasiageneral.com.my

Creative Team Executive Mode Sdn. Bhd. (317453-P)  
Tel : 03-7118 3200, 3205, 3230 Fax : 03-7118 3220  
E-mail : executivemode@executivemode.com.my  
Homepage : www.executivemode.com.my

Printer BHS Book Printing Sdn. Bhd. (95134-K)  
Lot 17-22 & 17-23, Jalan Satu, Bersatu Industrial  
Park, Cheras Jaya, 43200 Cheras  
Selangor Darul Ehsan  
Tel : 03-9076 0816, 9074 7558 Fax : 03-9074 7573

# If your vehicle is covered, why aren't you & your passengers?

Now that you have purchased the all-important motor insurance, you should consider obtaining a Driver and Passengers' Personal Accident (DPPA) policy. Why? Without this policy, your protection is insufficient for two reasons...

- i. If you caused the accident, you cannot assert third-party liability claims against yourself. This means you receive no reparation at all.
- ii. If the party at fault is difficult to determine, this could mean you have to undergo lengthy legal processes in order to receive compensation.

A DPPA plan is a no-fault policy that covers you and your passengers irrespective of who is at fault. It provides a generous lump sum payment that could be used to replace your loss of income due to accident injuries.

## A DPPA plan's benefits...

DPPA plans cover a wide range of injuries due to road accidents including permanent dismemberment. Additional benefits include medical expenses, ambulance fees, dental or corrective cosmetic surgery and funeral expenses should the worse occur. In the event of death, your beneficiary will receive a generous lump sum payment.

## Selecting a DPPA plan...

- i. Check all your existing insurance plans first for duplication in coverage. For example, if you already have a medical health insurance policy that covers you for loss of income and medical bills, you may only need minimal DPPA protection then.
- ii. Check whether you carry passengers on a regular basis. While your health insurance might cover your own medical expenses, it will not cover those of your passengers (unless they are members of your family who are on your health plan).

- iii. Ask your regular passengers about their own health insurance policies and its coverage. If they are inadequately covered or not covered at all, you need a DPPA protection. After all, the safety of the passengers in your car is your responsibility.

There is no denying that anyone can fall victim to an accident. Besides physical injuries, the financial repercussions can be great. What a basic or comprehensive DPPA plan can give you is real peace of mind at the very least.

**A DPPA plan is a no-fault policy that covers you and your passengers irrespective of who is at fault. It provides a generous lump sum payment that could be used to replace your loss of income due to accident injuries.**



## WHAT'S NEW

# Motorist's Companion 2 (MC2)

## Much-needed coverage for you & your passengers

UniAsia General Insurance Berhad is proud to bring you its latest personal accident plan – the Motorist's Companion 2 (MC2) Personal Accident Insurance\*.

Just launched, MC2 provides cover for you as the driver and your passengers while driving, riding as a passenger, boarding or alighting from a named vehicle.

If an accident occurs, benefits are payable irrespective of who was at fault. Better yet, benefits are payable in addition to other PA policies you may already have and passengers aged from three to 15 receive 50% of all the benefits provided.

The plan is easy to apply for and once your application is accepted, you need only pay a fixed annual premium to stay covered.

If you are a vehicle owner and an authorised driver(s), you are deemed eligible to apply for MC2 as long as you reside in Malaysia and possess a valid driving license. Drivers and passengers must also be between the ages of three to 70.

While eligibility seems straightforward enough, do keep in mind the exclusions. Among others, you will not receive coverage when an accident occurs when you are using the vehicle for illegal business as an unlicensed common carrier. Or if you were found driving under the influence of intoxicating liquor, alcohol or drugs.

In the meantime do drive safely and responsibly.

For more details, please call our Customer Service Toll Free at 1-800-888-990.

\* Terms & conditions apply. Please visit our website at [www.uniasiangeneral.com.my](http://www.uniasiangeneral.com.my) for more details.

**Just launched, MC2 provides cover for you as the driver and your passengers while driving, riding as a passenger, boarding or alighting from a named vehicle.**





### Benefits / Faedah-faedah:

Benefits / Faedah-faedah	Sum Insured / Jumlah Diinsuranskan (RM)
1. Accidental Death / Kematian Kemalangan	20,000
2. Permanent Dismemberment / Kehilangan Upaya Kekal	
i. Loss of both hands or both feet / Kehilangan kedua-dua tangan atau kedua-dua kaki	20,000
ii. Loss of sight of both eyes / Kehilangan penglihatan kedua-dua mata	20,000
iii. Loss of one hand and one foot / Kehilangan satu tangan dan satu kaki	20,000
iv. Loss of sight of one eye and one hand or one foot / Kehilangan penglihatan satu mata dan satu tangan atau satu kaki	20,000
v. Loss of one hand or one foot / Kehilangan satu tangan atau satu kaki	10,000
vi. Loss of sight of one eye / Kehilangan penglihatan satu mata	10,000
3. Medical Expense Reimbursement / Pembayaran Ganti Perbelanjaan Perubatan	500 per person per accident / 500 setiap orang setiap kemalangan

### Annual Premium / Premium Tahunan:

Seating Capacity (Including Driver) / Muatan Tempat Duduk (Termasuk Pemandu)	Annual Premium / Premium Tahunan (RM)**
5	120
Each additional seat / Setiap tambahan tempat duduk	20

\*\* This offer excludes stamp duty. Please add RM10 as stamp duty to your premium.

\*\* Tawaran ini tidak termasuk duti setem. Sila tambahkan RM10 sebagai duti setem atas premium anda.



# Kazakhstan delegates learn from Uni.Asia General



Our visitors from Kazakhstan, seen here with Mr. David Tan, CEO of Uni.Asia General.



Delegates were all ears during the briefing sessions.

Uni.Asia General Insurance Berhad was proud to welcome a delegation of 25 from the Ryskulov Kazakh Economic University in Almaty, Kazakhstan who were here on 5 November 2009 on a study visit.

The main objective of the visit was to gain a general overview of the organisational structure of insurance companies in Malaysia with Uni.Asia General as a case in point.

The half-day visit included briefings by the Head of Human Resource & Administration and the Senior Manager of Underwriting – Technical.

Both delivered separate presentations on the roles and functions of the respective divisions and departments in Uni.Asia General as well as the main classes of insurance products available to consumers.

It was a brief but productive and informative visit with the Kazakhstan delegation leaving with a clearer understanding of the fundamentals of setting-up an insurance company.

## Brushing-up on product knowledge

Selected agents and employees of Uni.Asia General Insurance Berhad attended a one-day CPD Training Programme on 23 October 2009 at Menara Uni.Asia to refresh their knowledge of the company's products.

Among those who attended were the sales teams from the KL and Selangor Branches of the EON Bank Group and selected Uni.Asia General employees from the Central KL Branch.

The training programme also helped Uni.Asia General agents achieve their required CPD points during the financial year.

Mr. P. Anbarasan, Branch Head of the Central KL Branch co-ordinated the training programme along with Mr. Ashok Sharma, who conducted the training.

The areas they covered were the Personal Accident and Fire Insurance products of Uni.Asia General.



The areas they covered were the Personal Accident and Fire Insurance products of Uni.Asia General.

# Renewing our commitment to CSR

Corporate Social Responsibility (CSR) is an important aspect of our business at Uni.Asia General Insurance Berhad. More than just a business entity operating for financial profits, we are responsible for the impact our business activities have on the environment, consumers, employees, agents, business partners, communities, stakeholders and members of the public.

As a socially responsible corporate citizen, we have included CSR into our corporate decision-making so that we can honour the triple bottom line of People... Planet... and Profit.

In 2010, expect to see many more CSR activities take-off. You, our employees will be given the opportunity to play an important role in these activities. Like our previous 'Green Initiative' that was a huge success, we will be relying on you to execute our CSR plans in creative and innovative ways that maximise the benefits to the community at large.

Whether it is orphanages we raise funds for, aid we extend to victims of natural disasters or activities to preserve the environment, we are committed to making CSR a bigger part of the Uni.Asia General way of conducting business.

Here are some of the activities planned for our new financial year:

- **Blood Donation Drive** in collaboration with the National Blood Bank to help replenish the depleting supply of blood in hospitals nationwide.
- **Consumer Education Programme** to raise awareness among consumers about the general insurance plans available to them. To do this Uni.Asia General will print, display and distribute Bank Negara Malaysia's insuranceinfo materials at all our branch offices.
- **Smoke-Free Zones** initiative will be reinvigorated so that we can continue to enjoy cleaner, healthier and more environmentally-friendly offices and public areas within our premises.

It is clear that whether it is orphanages we raise funds for, aid we extend to victims of natural disasters or activities to preserve the environment and raise awareness about consumer products, we are committed to making CSR a bigger part of the Uni.Asia General way of conducting business.



We have included CSR into our corporate decision-making so that we can honour the triple bottom line of People... Planet... and Profit.



## ON THE R&amp;R FRONT



Mr. David Tan renders a wonderful song backed by our Idol winner, Puan Suhana.

## New Year's Eve Gathering: Singing their way into

# 2010

Employees of Uni.Asia General Insurance Berhad sang to their heart's content as they ushered in 2010 with a fun-filled New Year's Eve gathering complete with karaoke.

Mr. David Tan was present at the gathering and took the opportunity to mingle with the employees, chatting with them and trading jokes. It was clear everyone was having a fun and relaxing time judging from the squeals of laughter scattered throughout the group. The gathering certainly provided the chance for everyone to just let their hair down and get to know each other better outside the formal office environment. A simple high-tea that was served later complemented the occasion.

Entertainment for the day was graciously provided by none other than Puan Suhana, the No.2 Insurance Industry Idol 2009 winner, who sang for her many fans.

Later others took over the mike to sing their favourites. There was a distinct feeling of revelry in the air as many in the crowd sang along and danced as their peers took centre-stage. What a wonderful and novel way to usher in 2010!

The New Year's Eve gathering was organised by the UAG Sports and Welfare Club on behalf of the management and held at the DBKL parking lot near their building.



BIG smiles all around and a BIG thumbs-up from the Boss!



The UAG gals were thrilled to gather for a shot with Puan Habshah (2nd right), Deputy COO of Uni.Asia General.



The food was great and the company phenomenal!



The gathering was a great opportunity to mix and mingle with each other.