

premium

THE UNI.ASIA GENERAL QUARTERLY



SmartCover PERSONAL ACCIDENT PLAN

Stay covered...
so your family stays protected

Uni.Asia's 32nd
Anniversary
Let's have a party!



Uni.Asia Tawau
co-sponsors
the Isuzu Dmax
Merdeka
Road Show



COO's message

Uni.Asia General, a winning team!

Dear *Premium* readers,

Thank you for the opportunity to introduce myself to you as the new Chief Operating Officer of Uni.Asia General Insurance Berhad. When I accepted this appointment, I did so knowing full well I was coming onboard a winning company - a company that upholds the principles of commitment, honesty and integrity. A company with a clear vision to move forward into a new era of business growth and opportunity.

Despite the challenges of a difficult global economy, Uni.Asia General has stood its ground. Clearly this organisation is driven by a "Winning Team" of strong individuals with shared values, passion and a keen business sense to address complex issues. I am confident this fighting spirit will continue to propel our organisation to greater heights.

As an insurer that prides itself in helping individuals and businesses cope with the uncertainties of our rapidly changing world, we must continue to safeguard our reputation by maintaining high ethical standards, as these will be the cornerstone of our long-term success. It is my firm belief that when we conduct ourselves honestly, we can reinforce the trust and loyalty we already enjoy from our business partners, stakeholders and valued customers.

In this issue of *Premium*, we have re-introduced SmartCover, featured the business activities in Tawau and published the results of our Staff Recognition Programme. Do also read how to keep Influenza A (H1N1) at bay as your good health remains our top priority.

Finally, I wish all our Muslim colleagues '*Selamat Hari Raya Aidilfitri*'. As we celebrate this festive season, let us reaffirm our commitment to strive 'Towards Excellence' as a winning team, sure in the knowledge that it will lead us to a new horizon of greater success and bigger achievements.

Best regards to all,

DAVID TAN

Chief Operating Officer

contents

COO's Message	Page 2
CORPORATE	
Uni.Asia's 32nd Anniversary Let's have a party!	Page 3
WHAT'S NEW	
SmartCover Personal Accident Plan Stay covered... so your family stays protected	Page 4
MMIP insurance plans to be sold at all Uni.Asia branches	Page 5
OFFICE GRAPEVINE	
Tawau branch conducts CPD training	Page 6
Uni.Asia participates in 'Made in Malaysia' expo	Page 6
Uni.Asia Tawau co-sponsors the Isuzu Dmax Merdeka Road Show	Page 6
Beating the odds to win the Uni.Asia staff recognition programme	Page 7
HEALTH	
Keeping H1N1 at bay, the responsible way	Page 8

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Uni.Asia's 32nd Anniversary Let's have a party!



The ground floor of the KL Main Office was tastefully decorated with orange and silver balloons to mark Uni.Asia General's 32nd Anniversary.

Employees of the KL Main Branch transformed the ground floor of the building into a festive area with anniversary decorations.

Uni.Asia General Insurance Berhad celebrated its 32nd Anniversary on 12 August 2009 and to commemorate this milestone, employees of the KL Main Branch transformed the ground floor of the building into a festive area with anniversary decorations.

To complete the celebratory feel, cakes were distributed to all employees as a gesture of thanks for their dedication and untiring commitment towards the company. Even walk-in customers received 'anniversary' cakes as a token of our appreciation for their loyalty.

While celebrating our anniversary, the Management of Uni.Asia General remains committed to improving our company's operational efficiencies in order to overcome the challenges posed by the uncertainties of the global markets and economies of today.

Here's to many more successful years ahead!



Mr. Kanappan, Manager-Counter (above) stands proudly beside the anniversary decorations. The decorated reception area (right).



SmartCover PERSONAL ACCIDENT PLAN

Stay covered... so your family stays protected

Everything changes when you have a family. As a breadwinner and protector, the responsibility to provide for them even during uncertain times falls on your shoulders.

Uni.Asia General Insurance Berhad's **SmartCover Plan** helps you shoulder the responsibility of providing for your family with smart choices and benefits that cater to your specific needs. What's more, you are covered round-the-clock with premiums starting from as low as RM50 annually, no matter where in the world you are.

Should the unfortunate happen – death, permanent disablement, temporary total or partial disablement – you and your family are well protected with the **SmartCover Plan**.

With the plan you will enjoy a 10% Renewal Bonus termed 'no claim bonus' yearly, up to a maximum of 50%. Your principal Sum Insured will also be increased by 10% per year and up to a maximum of 50% over a period of five years.

Should you be overseas when hospitalised, your immediate family members will receive a travel allowance up to a maximum of RM1,000 to visit you. If you are hospitalised for seven days or more, you will receive an additional RM1,000 upon your discharge.

The **SmartCover Plan** also covers traditional treatment up to a maximum of RM250 per accident. And should you require corrective dental and cosmetic

surgery, you will receive an additional sum of up to RM2,000. Should death occur, the **SmartCover Plan** provides funeral allowances of up to RM3,000 and a lump sum of up to RM3,000 as well for repatriation expenses upon accidental death.

So much for the benefits and do you know that the **SmartCover Plan** determines your premiums based on your occupation and its attendant risks?

There are three categories that can be classified as...

- i) Class 1 – Professions and occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places.
- ii) Class 2 – Professions and occupations involving manual work only occasionally when supervising workmen.
- iii) Class 3 – Professions and occupations involving manual work.

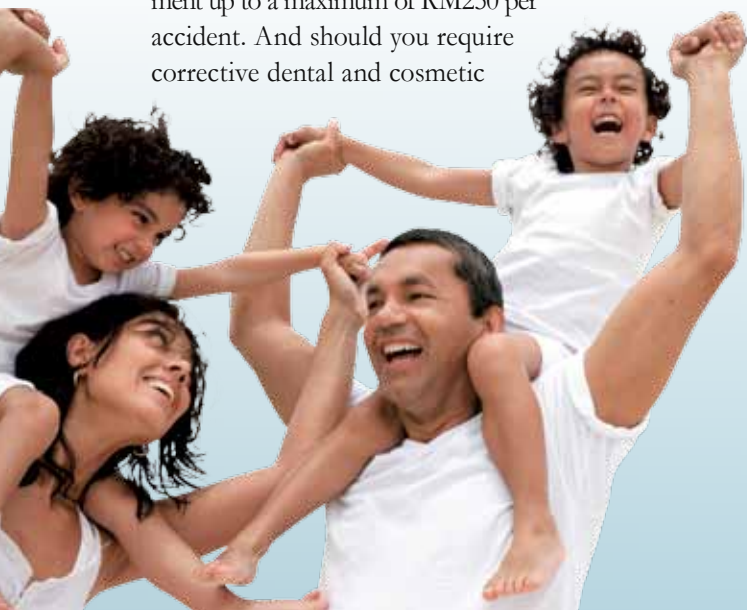
If you reside in Malaysia and are anywhere from 18 to 60 years old, you are eligible to apply for the **SmartCover Plan**. All you have to do is fill-up the proposal form and submit it together with the premium payment through our appointed agents or directly to our branch offices nationwide.

Please bear in mind that the premium payments must be made in full either by cash, cheque or credit card. Installments are not allowed.

Your coverage will begin from the date Uni.Asia General receives your application form and the full payment. The policy remains effective for a period of one year and your coverage stays valid as long as you continue to pay premiums and/or upon reaching the maximum age limit of 70 years old.

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

* Terms & conditions apply. Please visit our website at www.uniasiageneral.com.my for more details.



MMIP insurance plans to be sold at all Uni.Asia branches

How absolutely convenient! Motor vehicle owners can soon purchase Malaysia Motor Insurance Pool (MMIP) insurance covers from all Uni.Asia General branches except Central KL*. Currently, it is only available at the KL Main Branch, Seremban, Melaka, Johor Bahru, Ipoh, Penang, Sg. Petani, Kuantan, Kuching, Miri and Kota Kinabalu.

The MMIP is a high-risk insurance pool run collectively by the insurance industry under the orders of the regulators. It provides motor insurance to vehicle owners facing difficulty in obtaining motor insurance from the usual commercial insurance market and is deemed as the insurer of 'last resort'.

MMIP Services Sdn Bhd (MSSB), a subsidiary of MNRB Holdings Bhd (MNRB) manages MMIP while Uni.Asia General Insurance Berhad is one of its servicing insurers.

In supporting MMIP better, the KL Main Branch has extended its operating hours from 8.30 a.m. to 7.00 p.m. and has taken it a step further - to open on Saturdays, from 8.30 a.m. until 1.00 p.m. effective 3 October 2009, so staff can deal exclusively with MMIP related transactions either via cash or cheque payment.

Now that you know where to secure coverage for your vehicle, ensure that you bring along all the required documents when you visit our branches.

* For more details on MMIP policies especially as to when and what type of MMIP services will be available at various branches, kindly call our Customer Service Toll Free at 1-800-888-990 or visit our website at www.uniasiageneral.com.my.

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Tawau branch conducts CPD training

Employees of the Uni.Asia General Tawau branch conducted a training session on 1 August 2009 at the MB Hotel to help agents achieve their required number of training points for the year as well as to enhance their product knowledge in PA and Fire Insurance.

Taking part in the training session were 'bancassurance' employees from Bank Simpanan Nasional as well as employees from the Tawau and Lahad Datu branches of EON Bank. Fifty agents, four prospective agents, eight Uni.Asia General employees and several business partners joined the group as well.



Participants paying attention to Mr. Michael Wong, Regional Head, East Malaysia who conducted the training.



Our support towards EON Berhad has created a win-win situation between the two organisations.

Uni.Asia participates in 'Made in Malaysia' expo

Uni.Asia General was proud to participate in the Expo Barangan Buatan Malaysia, organised by the Ministry of Domestic Trade, Co-operatives and Consumerism on 5 August 2009 at Sabindo Plaza, Tawau.

Apart from enhancing our brand exposure, the event also allowed us the opportunity to promote our various product lines particularly motor insurance. Present during the expo were Uni.Asia General's Regional Head, East Malaysia Mr. Michael Wong and staff from the Tawau branch.

Uni.Asia Tawau co-sponsors the Isuzu Dmax Merdeka Road Show

The Uni.Asia General Tawau branch joined forces with Isuzu Malaysia to sponsor the Isuzu Dmax Merdeka Road Show from 21-25 August 2009 at the Karamuning Complex in Kota Kinabalu.

Organised by Universal Motors Kota Kinabalu branch, the event was held to enhance business relationships between all parties and to promote our company's motor insurance products. Present at the event were Uni.Asia General's Regional Head, East Malaysia Mr. Michael Wong and staff from the Tawau branch.



Another cheerful day for our Tawau branch staff as they pose with their Universal Motors counterparts.

Beating the odds to win the Uni.Asia Staff Recognition Programme



Let us put more heart and soul into actively promoting our company's products.

Despite the hard economic times, some staff of Uni.Asia General Insurance Berhad are simply not taking “no” for an answer. A quick look at the results of the Staff Recognition Programme (Phase 2) from 1 April 2007 to 31 August 2009, say it all too clearly.

Leading the way is Rahmathnisha Begum bt Mohamed Pugari topping the charts with a whopping 26,539 accumulated recognition points. She was followed by Lam Sow Yoke, a consistent performer since the start of the programme, who garnered 16,666 points.

However, apart from these two amazing ladies, only three others have worked hard to push sales of non-tariff personal line products during the Staff Get Member Programme and go beyond the 6,000 mark in accumulated recognition points.

To everyone else, let us put more heart and soul into actively promoting our company's products. After all, the programme was launched to ensure an equitable system of recognition is in place to reward employees for improving our company's profitability.

Remember every time we introduce our company's products to others and successfully close a deal, we earn valuable Redemption Points that allow us to redeem electrical appliances of our choice.

Since the programme has been extended for another six months till 31 December 2009, it's still not too late to make the most of it!

Important Note:

- Redemption Points are valid until 31 December 2009.
- Please ensure that you enter your staff ID at the agent code column in each of the proposal forms before submission so that the data entry or processing staff may enter your staff ID in the system accordingly.

Staff Recognition Programme (Phase 2) results from 1 April 2007 to 31 August 2009

NO.	STAFF NAME	DEPT./ BRANCH	STAFF NO.	RECOGNITION POINTS (RP) ACCUMULATED
1	RAHMATHNISHA BEGUM BINTI MOHAMED PUGARI	IPOH	0728	26,539
2	LAM SOW YOKE	SITIAWAN	0683	16,666
3	UMA RANI A/P ARJUNAN	SG.PETANI	0605	6,754
4	PUNITHA A/P RENGASAMY	SITIAWAN	0631	6,319
5	ZUBAIDAH BINTI NAINA MOHAMED	MARCOM	0173	6,314
6	KALYANI A/P MUTHUSAMY	PENANG	0473	5,178
7	FARIDAH BINTI SHAARI	TELUK INTAN	0626	4,943
8	HASNA BINTI MUSA	B'WORTH	0593	4,929
9	RAJESWARI A/P GEORGE BRETT	IPOH	0700	4,671
10	SHAHNAAZ BINTI KADER ASNA	SG.PETANI	0583	4,511
11	LEE AI LAN	EASTERN REGION	0505	4,481
12	NORIZAN BINTI NGAH ALI	SITIAWAN	0630	4,378
13	MARZIDAH BINTI MOHD ZAIN	KLANG	0253	3,863
14	MATTHEWS A/L GEORGE	U/WRITING - TECHNICAL	0146	3,587
15	LEE HWA ENG	SANDAKAN	0670	3,317
16	VIJIYAN A/L RAMACHANDRAN	TTDI	0150	3,138
17	LIOW HEN YUNG	SANDAKAN	0673	2,814
18	AUGUSTINE GURUD @ JUSTLY	K.KINABALU	0527	2,778
19	MARQUCRES @ MARQUERES MALIJIIN	K.KINABALU	0538	2,447
20	PREE AK GAJET	KUCHING	0561	2,380

a) 1 April 2007 to 30 November 2008 (FlexiCare, SmartCover and MediStar products only)

b) 1 December 2008 launch of 'Staff Get Member Programme' (All Non-Tariff Personal Line Products)

Keeping H1N1 at bay, the responsible way

Safeguarding the health and welfare of our employees has always been a priority at Uni.Asia General Insurance Berhad and now with the H1N1 scare all too real, steps were taken to equip employees with the knowledge they needed to keep this deadly virus at bay.

Apart from a circular that was distributed to all employees, H1N1 posters were displayed on every floor of Menara Uni.Asia while facemasks were distributed to offer protection against the virus.

In this issue of *Premium*, we reiterate the message of prevention as well as how to identify the warning signs of the flu. Awareness about H1N1 as well as adopting hygienic habits are the only ways to safeguard ourselves against this highly contagious virus.

HOW THE VIRUS SPREADS

When infected people cough or sneeze, tiny infected droplets get on hands, surfaces or are dispersed into the air. An uninfected person can breathe in this contaminated air or touch infected hands or surfaces and thus face exposure themselves.



Droplets travel short distances, usually less than one meter.

SYMPTOMS

- Cough • sore throat • breathing difficulties
- body ache • headache

PREVENTION

As a general rule, observe personal hygiene at all times. Wash hands frequently with soap and water especially after coughing and sneezing. Remember to cover your mouth with a tissue when you cough or sneeze. After discarding the soiled tissue, immediately wash your hands with soap and water. Also wear a mask if you have flu-like symptoms to prevent exposing others to it. Lastly, do postpone any travel plans you may have to countries affected by the H1N1 virus.

Cover your mouth with tissue or handkerchief when you cough or sneeze



- Discard soiled tissue in the trash can. Immediately wash your hands with soap and water.

Wear a mask



- Wear a mask if you have flu-like symptoms. This can prevent the spread of this disease to others.

Wash your hands frequently



- Observe personal hygiene at all times. Wash your hands frequently with soap and water especially after coughing or sneezing.

QUARANTINE

If you have just returned from countries affected by the virus i.e. Australia, Mexico, USA, UK and the Philippines, observe seven days of home quarantine.

SEEK IMMEDIATE MEDICAL TREATMENT
at the sign of any flu-like symptoms.