

<p>PRODUCT DISCLOSURE SHEET – ALL RISKS (OFFICE EQUIPMENT) INSURANCE (Please read this Product Disclosure Sheet before you decide to take out a <u>All Risks (Office Equipment) Insurance</u>. Be sure to also read the general terms and conditions stated in the policy).</p>	<p>Our Ref : 01/01/2010 Name of Financial Service Provider : Uni.Asia General Insurance Bhd. Name of Product : All Risks (Office Equipment) Insurance Date:</p>
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1. What is this product about?

All Risks (Office Equipment) is an insurance plan that indemnifies the Insured for loss of or damage to insured office equipment and business machine due to accident, fire, theft or other misfortunate unless specifically excluded in the policy.

2. What are the covers / benefits provided?

This policy covers loss of or damage to office equipment, its accessories and spare parts whilst attached thereon as a result of:

- Accidental collision or overturning
- Fire, external explosion, self-ignition or lightning
- Theft
- Strike, riot and civil commotion coverage can be extended with additional premium.

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 minimum annual premium is RM 75.00, depending on the insured item.

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
Commission paid to the insurance agent	25% of the premiums
Stamp duty	RM10.00
Service Tax	5% of the premiums

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) You must notify us in writing in the event of any damage/loss that gives rise to a claim under this Policy.
- b) You must take all reasonable precautions for the safety of the equipment.
- c) In the event of a claim, you must take immediate steps to minimize the damage and recover any missing property.
- d) If there is any other insurance covering the same liability, we are not liable to pay more than the rateable proportion.

6. What are the major exclusions under this policy?

We shall not be liable for loss or damage caused by or happening through:

- a) vermin insects mildew wear and tear depreciation or other deterioration or any process of repairing restoring or renovating.
- b) riot civil commotion volcanic eruption subterranean fire earthquake or other convulsion in nature.
- c) confiscation detention nationalization requisition or willful destruction by any government public municipal local or customs authority.
- d) Mechanical or electrical derangement or scratching or breakage of lenses or glass unless accompanied by other damage for which you are entitled to indemnity under this policy.

(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 and how do I cancel it?

You may cancel your policy at anytime by giving written notice to our company. Upon cancellation, you are entitled to a refund of the premium based on short -period rate, where 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 correspondence will reach you in a timely manner.

9. Where can I get further information?

Should you require additional information, please visit our website at www.uniasiangeneral.com.my or contact any of our branches nationwide.

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.uniasiangeneral.com.my

10. Other type of All Risks (Office Equipment) Insurance cover available:

Other type of All Risks (Office Equipment) Insurance available is All Risks (Personal Effects) Insurance.

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. 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 March 2010.