

<p>PRODUCT DISCLOSURE SHEET – ALL RISKS (PERSONAL EFFECTS) INSURANCE (Please read this Product Disclosure Sheet before you decide to take out <u>All Risks (Personal Effects) 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 (Personal Effects) Insurance Date:</p>
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1. What is this product about?

All Risks (Personal Effects) is an insurance plan that indemnifies the Insured for loss of or damage to insured personal effects due to accident or other misfortunate whilst within the territorial limit.

2. What are the covers / benefits provided?

This policy is on “All Risks” basis and covers you against loss of or damage to your insured property caused by fire, theft or any other accident or misfortune happening during the period of insurance within the specified location or territorial limit (i.e. Malaysia, Singapore and elsewhere in the world during temporary visits, unless specifically excluded), provided always that such loss or damage is not caused by perils which are specifically excluded by this policy. It usually covers items that are small in size but high in value, e.g.: jewellery, gold and silver articles, watches and the like.

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

3. How much premium do I have to pay?

The premium charged is dependent on the item insured i.e. its value. The minimum annual premium is RM 75.00.

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 due to the intermediary	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 accident 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.
- e) If the loss of or damage is due to theft, your are to provide immediate notice to the police.

6. What are the major exclusions under this policy?

- a) vermin insects mildew wear and tear depreciation or other deterioration or any process of repairing restoring or renovating.
- b) war, invasion, act of foreign enemy, hostilities or warlike operations.
- 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 14 days written notice to our company. Upon cancellation, you are entitled to a refund of the premium based on short-period rate. 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 correspondences 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.uniasiageneral.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.uniasiageneral.com.my

10. **Other type of All Risks (Personal Effects) Insurance cover available:**

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