

<p><b>PRODUCT DISCLOSURE SHEET – BURGLARY INSURANCE</b>                  (Please read this Product Disclosure Sheet before you decide to take out a <u>Burglary Insurance</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>Burglary Insurance</b>                  Date:</p>
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**1. What is this product about?**

**Burglary Insurance** is an insurance plan that covers loss or damage to insured property caused by theft consequent upon actual, forcible and violent entry into or exit from the premises or damage to insured property or to the premises as a result of theft or any attempt thereat.

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

Loss of or damage to the property insured whilst contained in the business or trade premises arising from:

- Theft consequent upon actual forcible and violent entry into the insured premises
- Damage to the property insured or to the premises due to theft or attempt thereat.

Cover may be arranged on the basis of:

- Full Value Basis – Where all your assets and/or property most susceptible to loss or damage by burglary are insured, or
- First Loss Basis – Where the Sum Insured is an estimate of the maximum probable loss in the event of any one burglary attempt

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

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

Premium is calculated based on the trade of business or occupation, location of premises, type of goods, the classification of building construction and the sum insured. The sum insured is either based on full value of stock stored at the premises at any period or first loss. 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
<b>Commission paid to the insurance agent</b>	25% of the premiums
<b>Stamp duty</b>	RM10.00
<b>Service Tax</b>	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 property.
- c) Upon payment of any claim for loss under this policy, the property in respect of which payment is made shall belong to us.
- d) Care must be taken to ensure adequacy of the sum insured since the insurance will be subjected to the Average Clause and the Insured will not be fully indemnified at the time of loss if the property is under insured.
- e) For insurance on stock, particularly if it is subject to seasonal fluctuations, the Stock Declaration Endorsement will require you to make a monthly or quarterly declaration based on the highest value at risk during the preceding month or quarter respectively.

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

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

- a) Act of dishonesty.
- b) Criminal Breach of Trust (CBT)
- c) Occasioned by any of the Insured's family, business staff or domestic servants or any person lawfully on premises.

- d) Nuclear Risk, Terrorism, War, Invasion, Act of Foreign enemy Hostilities or warlike operations.

*(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.uniasiageneral.com.my](http://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](http://www.uniasiageneral.com.my)**

**10. Other type of Burglary Insurance cover available:**

Other type of Burglary Insurance available is All Risks (Office Equipment) Insurance and 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.