

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

Business Machines & Equipment Insurance is an insurance plan that covers loss of or damage to all insured machinery and equipments against contingencies or perils.

2. What are the covers / benefits provided?

This policy provides coverage for all non-mobile equipments from loss or damage caused by:

- Fire and lightning
- Accidental loss or damage
- Theft consequent upon actual, forcible and violent entry into or exit from the premises

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

3. How much premium do I have to pay?

The total premium charged depends on various factors, including the sum insured, the scope of cover, the type and age of the business machines and equipment insured and others.

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) In the event of a claim, you must immediately notify us in writing, giving an indication as to the nature and extent of the loss or damage.
- b) If there is any other insurance covering the same liability, we are not liable to pay more than the rateable proportion.
- c) All sums which has been paid shall be accounted in diminution of the respective sums insured so that during any one period of insurance, the total sum payable shall not exceed the total sum insured as per stated in the Schedule.
- d) In the event of under-insurance, you will be considered as being your own insurer and will be required to bear the rateable proportion of the loss accordingly.

6. What are the major exclusions under this policy?

- a) Loss or damage arising from mechanical breakdown or mechanical derangement of the property
- b) Destruction of or damage to any part of the property by its own ignition, electrical breakdown or burnout
- c) Consequential loss of any nature arising from any accident or loss or destruction of or damage to insured property
- d) Loss or damage arising from nuclear weapons material

(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

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.