

<p>PRODUCT DISCLOSURE SHEET – MOTOR INSURANCE (Please read this Product Disclosure Sheet before you decide to take out a <u>Comprehensive Commercial Vehicle Policy</u>. Be sure to also read the general terms and conditions stated in the policy).</p>	<p>Our Reference : 01-01-2010 Name of Financial Service Provider : Uni.Asia General Insurance Bhd. Name of Product : Comprehensive Commercial Vehicle Policy Date:</p>
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1. What is this product about?

This policy provides insurance against accidental or fire damage to your vehicle or theft of your vehicle and liabilities to other parties for injury or death, damage to other parties' property.

2. What are the covers/ benefits provided?

This policy covers:

- a) Loss or damage to your own vehicle due to accidental fire, theft or accident.
- b) Third party bodily injury and death.
- c) Third party property loss or damage.

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 total premium that you will have to pay may vary depending on the no-claim-discount (NCD) entitlement and the underwriting requirements of our company. For example:

- Standard cover : RM1,897.20 premiums for sums insured of RM50,000 (1 ton)
- NCD entitlement : 25%

The estimated total premium that you will have to pay is RM1,432.90.

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	10% of the premiums
Stamp duty	RM 10.00
Service Tax	5% of the premiums, if you are a business entity

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) **Duty of disclosure** – you must disclose all material facts such as previous accidents and modification to engines.
- b) You must ensure that **your vehicle is insured at the appropriate amount.**
- c) **The excess**, that is the amount of loss you have to bear for each and every claim payable (including costs and expenses and expenditure incurred by Us in the conduct, defence and settlement of any claim) under Section A – LOSS OR DAMAGE TO YOUR VEHICLE of this Policy in addition to any other excess that may be applicable. If the expenses incurred by Us includes the amount for which You are responsible, such amount shall be repaid to Us.

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- a) Your own death or bodily injury due to a motor accident;
- b) Your liability against claims from passengers in your vehicle; and
- c) Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide.

(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?

You may cancel your policy at any time by giving written notice to our company. Upon cancellation, you are entitled to a refund of the premium based on short-period rates, however 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 correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information, please refer to the *insuranceinfo* booklet on 'Motor Insurance', which is available at all of our branches. Alternatively, you may obtain a copy from the insurance agent or visit the *insuranceinfo* website at www.insuranceinfo.com.my.

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 types of motor insurance cover available.

Other types of motor insurance cover available are as follows:

- Private Car
- Trade Plate
- Motorcycle

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. 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 January 2010.