

<p>PRODUCT DISCLOSURE SHEET – MOTOR INSURANCE (Please read this Product Disclosure Sheet before you decide to take out a <u>Comprehensive Private Car Policy</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 : Comprehensive Private Car Policy Date:</p>
--	--

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; and

Other optional benefits that you may wish to purchase by paying additional premium:

- Windscreen damage
- Passenger liability cover (LLP)
- Damage arising from flood and landslide (Special Perils)
- Additional driver
- Current year NCD relief
- Compensation for Assessed Repair Time (CART)
- Vehicle accessories – Gas conversion kit and tank

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 : RM1,525.50 premiums for sums insured of RM50,000 (1.6cc)
- NCD entitlement : 55%
- Additional cover : RM90.00 (Windscreen sum insured RM600.00)

The estimated total premium that you will have to pay is RM786.48.

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	RM10.00
Service Tax	5% of the premiums, if vehicle registered under company name

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 claim history and any modification made to the engine capacity.
- b) Average Clause will apply if vehicle is under insured for more than 10% of the market value at the time of loss. Therefore, it is important that you must ensure that **your vehicle is insured at the adequate market value** to avoid under or over insurance.
- c) **The excess**, that is the amount of loss you have to bear if your vehicle is driven by a person not named in your policy: Minimum RM400.00 (Compulsory excess).
- d) **Betterment** will apply when in the course of repairing an accident-damaged vehicle (age of vehicle is five years and above), whereby an old part is replaced with a new franchise part. You will have to bear the difference in cost (depending on the age of your vehicle) as your repaired vehicles is in a better condition than it was before the accident.

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;
- c) Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide; and
- d) Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages.

(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. What are the services/benefits can I get from this policy?

- a) **Auto Star Towing Assistance** – 24 hours Emergency and Breakdown Assistance (free towing up to 50km radius). **Emergency Hotline : 1-800-88-5005**
- b) **Panel Workshop** – Hassle-free accident repair with more than 500 panel workshops nationwide.

10. What you should know when making a claim?

- a) Report to the police within 24 hours.
- b) Notify us in writing with full details within 3 days after an event which may become the subject of a claim under this policy.
- c) Private Car Own Damage claim - It is important that all policyholders are made aware that insurance claims are only valid if their damaged vehicles have been sent to a panel workshop that has been approved by Us. All our panel workshops are approved under the Persatuan Insurans Am Malaysia Approved Repairers Scheme [called a PIAM Approved Repairers Scheme (PARS)].

11. 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

12. Other types of motor insurance cover available.

Other types of motor insurance cover available are as follows:

- Commercial Vehicle
- 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.