

<p>PRODUCT DISCLOSURE SHEET – ELECTRONIC EQUIPMENT INSURANCE</p> <p>(Please read this Product Disclosure Sheet before you decide to take out <u>Electronic Equipment 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 : Electronic Equipment Insurance Date:</p>
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1. What is this product about?

The **Electronic Equipment Insurance** is a product specially designed to provide accidental damage and theft covers to most of the electrical and electronic systems such as electronic medical equipment, computers and communication equipment, research and laboratory equipment, traffic and navigation systems among others.

2. What are the covers / benefits provided?

There are 3 sections:

Section I (Material Damage – Hardware)

The Insurer will indemnify the Insured against any unforeseen and sudden physical loss or damage to the electronic equipment from any cause, other than those specifically excluded from the policy.

Section II (External Data Media – Software)

The Insurer will indemnify the Insured if the external data media entered in the Schedule inclusive of information stored thereon, which can be directly processed in EDP system, suffer any material damage indemnifiable under Section I of the policy, the cost of restoring the Insured external data media by replacing lost or damaged data media by new material reproducing lost information.

Section III (Increased Costs of Working)

The Insurer will indemnify the Insured for any additional expenditure incurred for the use of substitute EDP equipment not covered under this policy up to an amount not exceeding the agreed sum insured entered in the Schedule provided cause of damage/lost is indemnifiable by Section I of the Policy.

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 nature and type of equipment involved 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	15% 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:

In the event of a claim, you must

- a) immediately notify us by telephone or telegram as well as in writing, giving an indication as to the nature and extent of the loss or damage
- b) take all steps within your power to minimize the extent of the loss or damage
- c) preserve the parts affected and make them available for inspection by our representative or surveyor
- d) furnish all such information and documentary evidence as we may require
- e) inform the police authorities in case of loss or damage due to theft or burglary

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

- a) Loss or damage directly or indirectly caused by the failure or interruption of any gas, water or electricity service or supply.
- b) Loss or damage as a direct consequence of the continual influence of operating (e.g. wear and tear, cavitations, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric condition.
- c) Any costs incurred in connection with the maintenance of the insured items.
- d) Loss or damage for which the manufacturer or supplier of the insured items is responsible either by law or under contract.

(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.