

<p>PRODUCT DISCLOSURE SHEET – EMPLOYER’S LIABILITY INSURANCE (Please read this Product Disclosure Sheet before you decide to take out a <u>Employer’s Liability 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 : Employer’s Liability Insurance Date:</p>
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1. What is this product about?

Employer’s Liability is an insurance plan that indemnifies the Insured (the employer) against legal liability at Common Law for damages and claimant’s costs and expenses in respect of bodily injury caused by accident or disease sustained by any person under a contract of service or apprenticeship with the Insured whilst employed in Malaysia.

2. What are the covers / benefits provided?

The policy indemnifies the Insured against liability under the law to pay compensation and claimant’s costs and expenses in respect of the injury for which he is liable and in addition to pay all costs and expenses with the Company’s written consent. Employees to be covered include local employees who are not eligible for contribution to the SOCSO scheme.

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 minimum annual premium is RM 75.00 per policy.

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	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) Every notice or communication must be given to us in writing.
- b) The Insured must take reasonable precautions to prevent accidents and disease and must comply with all statutory obligations.
- c) If there is any other insurance covering the same liability, we are not liable to pay more than the rateable proportion.
- d) The name of every employee and their wages must be properly recorded. If the amount differs from the amount stated in the Policy, the premium will be adjusted accordingly at the end of insurance period.

6. What are the major exclusions under this policy?

We are not liable in respect of:

- a) Any liability outside the geographical area
- b) Contractual agreement
- c) Liability to employees of contractors to the Insured
- d) Any liability due to war and kindred risk
- e) Any liability by virtue of any workmen’s compensation law

(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 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

10. Other type of Employer's Liability Insurance cover available:

Other type of Employer's Liability Insurance cover available:

- Workmen's Compensation Insurance.

IMPORTANT NOTE:

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.