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| <p>PRODUCT DISCLOSURE SHEET – FOREIGN WORKERS COMPENSATION SCHEME (Please read this Product Disclosure Sheet before you decide to take out a <u>Foreign Workers Compensation Scheme</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 : Foreign Workers Compensation Scheme Date:</p> |
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1. What is this product about?

The **Foreign Workers Compensation Scheme** was created to protect the interest and welfare of all foreign workers in Malaysia. This scheme provides for the payment of compensation benefits to a foreign worker who possesses valid employment document for injuries sustained due to accident or disease which arises out of or in the course of employment or if the death results from the accident.

2. What are the covers / benefits provided?

This policy covers:

- **Section 1: Workmen’s Compensation**
 This section covers the Insured’s foreign worker against personal injury by accident or disease arising out of or in the course of employment with the Insured.
- **Section 2: Repatriation Expenses**
 This section will indemnify the Insured for the actual repatriation expenses incurred or RM4,800.00 whichever is the lesser, in the event the insured worker dies or suffers permanent total disablement.
- **Section 3: Personal Accident Insurance (Off-Work Hours)**
 This section will pay to the Insured person or his legal representative for personal injury sustained in an accident, which occurs outside the working hours

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 72.00 (RM 67.00 + SPPA service fee RM5.00) per foreign worker.

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 |
| SPPA service fee (per foreign worker) * SPPA service fee is a fee charged for electronic link-up service for “Skim Pampasan Pekerja Asing (SPPA). Insurer will act as collection agent on behalf of Labour Department | RM5.00 |

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) This insurance shall not apply to an Insured Person who is above 65 years old.
- b) You must notify us in writing in the event of any accident that gives rise to a claim under this policy within 10 days of the accident.
- c) Under Section 1, in the event of death of the insured workman during the course of employment, we will pay an extra sum of RM7,000.
- d) The maximum benefit payable under Section 3 is RM23,000.

6. What are the major exclusions under this policy?

- a) Under Section 1, we are not liable in respect of:
 - the Insured’s liability to employees of contractors of the Insured

- any employee who is not a “workman” within the meaning of the Law
- b) Under Section 3, we will not pay for:
 - pregnancy or childbirth, miscarriage or abortion
 - the effect or influence of unprescribed drugs or alcohol
 - any unlawful act or willful exposure to danger
 - suicide or attempted suicide
- c) We will not pay the Insured against loss damage injury due to war invasion act of foreign enemy hostilities.

(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 Foreign Workers Compensation Scheme cover available:

Other type of Foreign Workers Compensation Scheme 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.