

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

This policy provides you with the coverage for your building and its contents and covers loss or damage by fire, lightning, and explosion by domestic gas.

2. What are the covers / benefits provided?

This policy covers loss or damage to your building due to fire, lightning and explosion caused by gas used for domestic purposes.

You may extend coverage to the following risks by paying additional premium:

- Loss or damage to your building by named perils such as aircraft damage, bursting or overflowing of water tanks or pipes, windstorm, earthquake and flood, subsidence, landslip, riot, strike and malicious damage
- Smoke damage and sprinkler leakage

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 have to pay is based on the Revised Fire Tariff (RFT). 2 main factors that determine premiums are nature of occupation and the construction class of your building(s). Insurers may choose to impose certain conditions based on their internal underwriting guidelines. For example:

- Standard cover : RM7,012.50 premiums for sums insured of RM15,000,000 for Class 1A construction office building
- Additional cover : RM6,450.00 (Flood coverage)

The estimated total premium that you have to pay is: RM13,462.50

The minimum premium payable to the Company is **RM75.00**.

4. What are 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	15% of the premiums
Stamp duty	RM10.00
Service tax	5% of the premium for business entities

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 give all the facts in your application form fully and faithfully.
- b) You must ensure that your property is **insured at the appropriate amount**.
- c) In the event of a loss, **we will pay you the insured value or the market value** of the insured property, whichever is lower (other than stock and building)

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- a) Loss / damage due to war, terrorism, radioactive contamination, and sonic booms.
- b) Loss by theft during or after the occurrence of fire
- c) Unless specifically expressed in the policy, goods held in trust or on commission is not covered

(Note : This list is non-exhaustive. Please refer to the policy contract 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 refer to the *insuranceinfo* booklet on 'Fire 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 Fire Insurance cover available:

Other types of Fire Insurance cover available are as follows:

- Fire Consequential Loss Policy
- Industrial All Risks Policy
- Building in Course of Construction
- Insurance of Growing Tree

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 January 2010