

<p>PRODUCT DISCLOSURE SHEET – HOUSEOWNER &HOUSEHOLDER (Please read this Product Disclosure Sheet before you decide to take out a <u>Houseowner & Householder Policy</u>. Be sure to also read the general terms and conditions stated in the policy).</p>	<p>Our Reference : 01-01-2010 Name of Financial Service Provider : Uni.Asia General Insurance Bhd. Name of Product : Houseowner and Householder Date :</p>
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1. What is this product about?

The policy is divided into two sections:

- **Section I** of the policy provides you with the coverage for your building only. It covers loss or damage by fire, lightning, explosions, flood, and by any perils mentioned in the insurance policy.
- **Section II** of the policy provides you with coverage for your home contents. It covers loss or damage by fire, explosions, lightning, flood, and by any perils mentioned in the insurance policy.

2. What are the covers / benefits provided?

This policy covers:

- **Section I** of this policy covers:
 - Loss or damage to your building due to fire, lightning and explosion caused by gas used for domestic purposes;
 - Loss or damage to your building by aircraft, road vehicles or animals, bursting or overflowing of water tanks or pipes, theft, windstorm, earthquake and flood; and
 - Loss of rent.
- You may extend coverage to the following risks by paying additional premium:
 - Subsidence, landslip, riot, strike and malicious damage; and
 - Liability to third parties for accidents in your house.
- **Section II** of this policy covers furniture, household goods, electrical appliances, kitchen equipment, clothing, personal effects and valuables
- Optional benefits that you may wish to purchase by paying additional premium are damage to lock and key replacement, cash, jewellery, gold, silver articles, content temporarily outside home, breakage of mirror, fatal insurance, rental losses, public liability

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 may vary depending on the underwriting requirements of the insurance company. For example:

For Section I:

Standard cover : RM106.00 premiums for sums insured of RM100,000 for Class 1A construction

Additional cover : RM10.00 (Riot, Strike and Malicious Damage)

The estimated total premium that you have to pay is: **RM116.00**

For Section II:

Standard cover : RM 79.60 premiums for Sum Insured of RM 20,000 for Class 1A construction

Additional cover : RM 50.00 (Extended Theft Cover)

Estimated total premium that you have to pay is: **RM129.60**

The minimum premium payable to the Company is **RM60.00**.

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	15% of the premiums
Stamp duty	RM10.00

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) **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**. For Section I, you must ensure that your property value is inclusive of the amount of renovations made.
- c) For **Section II, the excess for theft** accompanied by forcible entry is 1% of Sum Insured or RM 250.00 whichever lesser.

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) Home is left vacant for more than 90 days.
- c) Fatal injury to the insured outside the Private Dwelling.

(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 'Houseowner / Householder 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 Houseowner & Householder insurance cover available:

Other types of Houseowner and Householder cover available are as follows:

- Basic Fire policy
- Houseowner policy
- Householder policy

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.