

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

This policy provides you with coverage for your home content and 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:

- a) Furnitures
- b) Household goods
- c) Electrical appliances
- d) Kitchen equipment
- e) Clothings
- f) Personal effects and valuables

Optional benefits that you may wish to purchase by paying additional premium:

- Damage to lock and key replacement
- Cash
- Jewellery, gold, silver articles
- Content temporarily outside home
- Breakage of mirror
- Fatal insurance
- Rental losses
- Public Liability
- Extended Theft

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 rates stated in the Revised Fire Tariff. It may vary depending on the underwriting requirements of the insurance company.

- Standard cover : RM79.60 premiums for Sum Insured of RM 20,000 for Class 1A construction
- Additional cover : RM50.00 (Extended Theft Cover)

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

In any case, the minimum premium payable to the Company is **RM60.00**.

**4. What are fees and charges that I have to pay?**

The fees and charges that you will have to pay are:

Type	Amount
<b>Commission paid to the insurance agent</b>	15% of the premiums
<b>Stamp duty</b>	RM10.00

**5. What are some of the key terms and conditions that I should be aware of ?**

- 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) The **excess**: 1% of Sum Insured or RM 250.00 whichever lesser, applicable for Theft by forcible entry.

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

The policy does not cover for :

- 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 the insurance company. Upon cancellation, you're 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?**

You have to inform the Insurance Company upon any changes to your correspondence address, so that all correspondence will reach you in 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](http://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](http://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

**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.