

<p>PRODUCT DISCLOSURE SHEET – MEDICAL AND HEALTH INSURANCE (Please read this Product Disclosure Sheet before you decide to take out a <u>Medistar Health Insurance Plan</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 : MediStar Health Insurance Plan Date :</p>
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1. What is this product about?

This is an indemnity policy that covers hospitalisation and medical cost for injury or illness.

2. What are the covers/ benefits provided?

This policy covers:

- a) Hospital Admission;
- b) Surgical Benefits:
 - Pre admission diagnostic services
 - Pre surgical specialist consultation
 - Surgical fees and anaesthetic fee
 - Post hospitalisation treatment
 - Physiotherapy treatment
- c) Medical Benefits (non-surgical):
 - Pre hospital diagnostic services
 - Pre hospitalisation specialist consultation
 - Daily in hospital physician visit
 - Post hospitalisation treatment
- d) Ambulance Fees;
- e) Out patient/ extended benefits:
 - Emergency accidental treatment
 - Outpatient cancer treatment/ kidney dialysis treatment
 - Lodger expenses
 - Medical report fee
 - Home nursing
- f) Organ Transplantation;
- g) Government Hospital Income;
- h) Accidental Death Benefit.

Duration for cover is One year. You will need to renew the insurance plan annually.

3. How much premium do I have to pay?

We have four plans available for selection and the premium is as per detailed below:

Age Next Birthday	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)
30days - 10 years (children)	306	361	459	524
11 years - 18 years	265	312	396	452
19 years - 25 years	326	385	490	560
26 years - 30 years	367	434	553	632
31 years - 35 years	407	482	615	704
36 years - 40 years	468	555	709	812
41 years - 45 years	529	628	803	920
46 years - 50 years	631	749	959	1,099
51 years - 55 years	793	943	1,210	1,387
56 years - 60 years	915	1,088	1,397	1,602
61 years - 65 years (renewal)	1,240	1,477	1,898	2,177
66 years - 70 years (renewal)	1,646	1,962	2,523	2,896

However, please take note that the total premium that you will have to pay may vary depending on the underwriting requirements of our company.

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

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

Type	Amount
Commissions 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 disclose all the materials facts such as medical condition and state your age correctly.
- b) **Free look period** - You may cancel your policy by returning the policy within 15 days after you have received the policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- c) **Waiting period** - The eligibility for benefits under the policy will start 30 days after the effective date of the policy.
- d) The coverage will cease unless it is renewed and our company is **strictly not liable for any claim or losses after the expiry date of the policy.**
- e) Need to **contact us** on our toll free hotline 1-800-888-990 to inform us about the loss. A claim form will be sent to you for you to fill up and attach with the relevant documents.
- f) **Co-payment** - If you choose to be hospitalised at a Room & Board rate which is higher than your eligible benefit, you shall bear 20% of the other eligible benefits as described in the schedule of benefit.

6. What are the major exclusions under this policy?

This policy does not cover:

- a) Suicide and self inflicted injuries;
- b) Pre existing medical condition, physical or mental defect or infirmity;
- c) Condition and all complications arising from abortion, infertility, miscarriage and or pregnancy;
- d) AIDS or any related diseases or tested on an HIV/ AIDS related blood test;
- e) Having taken drugs, unless you prove that the drug was taken in accordance with proper medical prescription;
- f) Mental or nervous disorders or treatment of alcoholism or intoxication;
- g) Cosmetics or plastic surgery or any elective surgery or congenital anomalies;
- h) Treatment for obesity/ weight related improvement;
- i) General check up, convalescence, custodial or rest cure;
- j) Any sexually transmitted diseases;
- k) Any medical or physical condition arising within the first thirty (30) days of the Insured person's cover or date of reinstatement whichever is latest.

(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 by giving a written notification to our company giving 30 days of notice.

8. What do I need to do if there are changes to my contact details?

You will have to inform us of any changes to your contact details. This is to ensure that all the correspondences reach you in a timely manner.

9. Where can I get further information about my medical and health insurance?

Should you require additional information, please refer to the *insuranceinfo* booklet on 'Medical 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

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. 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.