

<p><b>PRODUCT DISCLOSURE SHEET – PLATE GLASS INSURANCE</b> (Please read this Product Disclosure Sheet before you decide to take out a <u>Plate Glass Insurance</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>Plate Glass Insurance</b>  Date:</p>
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**1. What is this product about?**

The policy is designed for buildings with glass doors, windows, glass panels and showcases.

**2. What are the covers / benefits provided?**

**Plate Glass** is an insurance plan that covers accidental breakage of fixed glass, which shall be considered plain or of ordinary glazing quality whilst situated at the Insured's premises from any cause other than those specifically excluded in the policy. In the event of breakage (which term does not include damage by scratching) of any item of glass specified in the policy schedule, the policy pays or make good the intrinsic value of the glass together with the cost of any necessary boarding up pending its replacement.

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 75.00.

**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	25% of the premiums
Stamp duty	RM10.00
Service Tax	5% of the premiums

**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:

- You must notify us in writing in the event of any damage/loss that gives rise to a claim under this Policy.
- If there is any other insurance covering the same liability, we are not liable to pay more than the rateable proportion.
- In the event of any claim, you must notify us within fifteen days from the happening of such event, or you will be excluded from all rights to recover under this policy.
- If there is any change in occupancy of the property insured, you must inform us immediately in order for us to assess our risk exposure.

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

We are not liable for:

- breakage of the glass occasioned by or happening through fire or explosion.
- breakage of the glass whilst not fixed.
- damage to frames or frameworks of any description.
- the removal or replacement of any fittings or fixtures in order to replace the glass.

*(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.uniasigeneral.com.my](http://www.uniasigeneral.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.uniasigeneral.com.my](http://www.uniasigeneral.com.my)

**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 March 2010.