

<p>PRODUCT DISCLOSURE SHEET – PERSONAL ACCIDENT (Please read this Product Disclosure Sheet before you decide to take out a <u>StarRider Driver & Passengers’ Insurance</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 : StarRider Driver & Passengers’ Insurance Date :</p>
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1. What is this product about?

The product provides compensation for any bodily injury caused solely and directly by violent accidental external and visible means and being the sole and direct cause of death or disablement to the driver and or passenger(s) driving or riding as passenger(s) boarding or alighting from the vehicle.

2. What are the covers/ benefits provided?

This policy covers:

- a) Death or Permanent Disablement;
- b) Medical Expenses;
- c) Ambulance Fees;
- d) Dental or Corrective Cosmetic Surgery Benefit;
- e) Funeral Expenses;
- f) Double Indemnity.

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 three plans available for selection and the premium is as per detailed below:

Seating Capacity (Including Driver)	Sum Insured		
	RM20,000	RM40,000	RM60,000
	Annual Premium		
4	60	100	150
5	70	120	180
6	80	140	210
7	88	158	238
8	96	176	265
Each additional seat	8	16	24

Note : Driver’s age should be 18 years old and above.

Passengers aged 15 years old and below are entitled up to 50% of all the benefits proposed.

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 the 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	25% 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 material facts such as your occupation and your personal pursuits, which would affect your risk profile.
- b) The **coverage is solely for accidental loss** as printed in the policy.

6. What are the major exclusions under this policy?

This policy does not cover:

- a) War risks;
- b) Suicide and insanity;
- c) Self inflicted injury;
- d) AIDS or any related diseases or tested on an HIV / AIDS related blood test;
- e) Provoke murder or assault;
- f) Hazardous sports.

(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 written notice to our company. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of the insurance.

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

It is important that you inform us of any changes to your life profile, including your occupation and personal pursuits which would affect the risk profile.

9. Where can I get further information?

Should you require additional information, please refer to the *insuranceinfo* booklet on 'Personal Accident 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 type of Personal Accident Cover available.

Other types of personal accident cover available are as follows:

- FlexiCare Personal Accident Plan
- SmartCover Personal Accident Plan
- Motorist's Companion Insurance Plan
- Motorist's Companion 2 Insurance Plan

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU ARE ADVISED TO NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. 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.