

<p>PRODUCT DISCLOSURE SHEET – TRAVEL INSURANCE (Please read this Product Disclosure Sheet before you decide to take out a <u>Travel Star 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 : Travel Star Insurance Plan Date :</p>
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1. What is this product about?

This policy provides Comprehensive coverage for travel-related emergency, from Personal Accident to Emergency Medical Evacuation and Repatriation.

2. What are the covers/ benefits provided?

This policy covers:

- Personal Accident;
- Medical Expenses;
- Losses and Inconveniences;
- Liability;
- Emergency Services.

Duration of cover for one way trip is 90 days, for two-way journey is 185 days and for annual cover is 1 year.

3. How much premium do I have to pay?

The premium will be calculated based on the region and period of cover as per detailed below:

PERIOD OF INSURANCE	*INDIVIDUAL (RM)	**FAMILY (RM)
ASIA		
1 - 5 days	32	72
6 - 10 days	46	110
11 – 18 days	62	150
19 – 31 days	72	200
Each additional week	20	50
Annual	224	460
WORLDWIDE (EXCLUDING US & CANADA)		
1 - 5 days	42	100
6 - 10 days	60	140
11 – 18 days	95	235
19 – 31 days	130	300
Each additional week	35	85
Annual	336	545
WORLDWIDE (INCLUDING US & CANADA)		
1 - 5 days	52	130
6 - 10 days	80	195
11 – 18 days	120	305
19 – 31 days	170	435
Each additional week	45	110
Annual	364	610

Note : * Individual Plan – Proposer aged 19 years old and up to 80 years old.

** Family Plan – Proposer, spouse aged 19 years old and up to 80 years old, and all children aged 18 years old and below.

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

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

The key terms and conditions that you should be aware of are the "Duty of disclosure", of which you must disclose all material facts such as your travel area that would affect the risk profile.

6. What are the major exclusions under this policy?

This policy does not cover for death or injury caused by the following events:

- 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) Provoked murder or assault; and
- 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?

You may cancel your policy by giving written notice to our company. Upon cancellation, no refund premium will be given.

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?

Should you require additional information, please refer to the *insuranceinfo* booklet on 'Travel 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 Travel Insurance cover available.

None.

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.