



1 March 2010

. COMPREHENSIVE MOTOR INSURANCE

PRODUCT DISCLOSURE SHEET

(Please read this Product Disclosure Sheet before you decide to take out the Comprehensive Motor r insurance. Be sure to also read the general terms and conditions.)

1. What is this product about?

This policy provides insurance against liabilities to other parties for injury or death, damage to other parties' property, and accidental or fire damage to your vehicle or theft of your vehicle.

2. What are the covers / benefits provided?

This policy covers:

- . Third party bodily injury and death;
- . Third party property loss or damage; and Loss or damage to your own vehicle

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

- . Windscreen damage and Vehicle accessories
- . Passenger liability cover
- . Damage arising from flood, typhoon, hurricane, storm, tempest and landslide
- . All Drivers (Company / Organization)
- . Additional 3rd Named Driver
- . Strike Riot and Civil Commotion

Duration of cover is for one year. You need to renew your insurance policy annually.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the sum insured, additional cover required, no-claim-discount (NCD) entitlement and the underwriting requirements of the insurance company:

Comprehensive Cover	RM 2,000
NCD Entitlement (25%)	(RM 500)
Additional cover (Windscreen RM 800)	RM 120
Total Payable	RM 1,620

The gross premium computation above includes agent's commission but excluding service tax and stamp duty.

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

- Commission to the insurance agent 10%
- Service tax (for business entity) 5%
- Stamp duty RM10

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

• Duty of disclosure

You must ensure that the proposal form is completed accurately as it forms the basis of the insurance contract.

. Cash Before Cover

Premium must be paid directly to us or to the agent representing us before the cover can be granted.

. Compulsory Excess (RM 400)

If your car is driven by a person who is

- . less than 21 years old
- . holding an "L" driving licence
- . a full license holder for less than 2 years driving experience
- . a driver not named in the policy



MUI Continental Insurance Berhad

Company No. 29123-B

. Claims

Notify Insurance Company in writing after an event which may give rise to a Motor Claim

- . make a policy report within 24 hours and immediately notify us
- . underinsurance and or betterment would be applied to your vehicles if it is not insured at the appropriate amount and or for vehicles aged 5 years and above.
- . you will not be entitled for an NCD on renewal of your policy

Note: This list is non-exhaustive. Please refer to the policy contract for the full list terms, conditions and exclusions under this policy.

6. What are the major exclusions under this policy?

- . your own death or bodily injury due to a motor accident:
- . your liability against from passengers in your vehicle
- . Loss / damage arising from an act of nature i.e. subsidence or landslip, storm, flood
- . Outside geographical limit area i.e. Malaysia, Republic of Singapore, Brunei Darussalam
- . Used for or is being tested in preparation for any motor sport or competition (other than treasure hunts).

Note: This list is non-exhaustive. Please refer to the policy contract for the full list terms, conditions and exclusions under this policy.

7. Can I cancel my policy?

You may cancel the policy at any time by giving written notice and returning the original certificate of insurance to us. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy contract.

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

You should inform us of any changes to your contact details and or change in correspondence address to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information, please refer to the insurance info booklet on Motor Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my. If you have any enquiries, please contact us at:

Customer Service Department

MUI Continental Insurance Berhad

Mezzanine & 1st Floor, See Hoy Chan Plaza,

Jalan Raja Chulan

50200 Kuala Lumpur

Tel : 03-2070 9226

Fax: 03-2070 5226

E-mail: customerservice@muicna.com

10. Other types of Motor Insurance cover available

- Third Party Cover

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT TO AVOID UNDER-INSURANCE. PLEASE READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

This Product Disclosure Sheet is for general information only and is valid as at 01.03.2010.