



1st March 2010

**MUI PERSONAL ACCIDENT INSURANCE
MUI ULTIMATE PA PROTECTOR**

PRODUCT DISCLOSURE SHEET

(Please read this Product Disclosure Sheet before you decide to take up the Personal Accident Insurance. Be sure to also read the general terms and conditions.)

1. What is this product about?

This policy pays the principal sum in event of accident death

2. What are the covers / benefits provided?

This policy covers:

- Death & Permanent Disablement
- Double Indemnity
- Medical Expenses
- Cash Allowance
- Blood Transfusion
- Bereavement Allowance
- Weekly benefits
- Travelling Expenses
- Repatriation Expenses
- Personal Liability
- Recuperative
- Renewal Bonus

The policy has extension for :-

- Strike, Riot, Civil Commotion (except as a participant)
- Motorcycling
- Amateur Sports (except martial arts, wrestling, and boxing)
- Unprovoked Murder and Assault
- Drowning
- Disappearance
- Food and Drinks Poisoning
- Hunting, Mountain Climbing, Polo Playing, Bungee Jumping, Scuba diving (up to 50 meters deep) and Water sports including yachting and water skiing (not for competition)
- Smoke and fumes suffocation & Intoxication by drugs (drugs must be prescribed by a registered medical practitioner)
- Accident consequent upon intoxication of alcohol
- Exposure to natural elements
- Kidnap Benefits & Hijack

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

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the Benefits, Plans by class 1, 2 & 3.

Class of Occupation

Class 1 : Persons engaged in non-manual, administrative or clerical work solely in office or similar non hazardous place of work or travelling outside office.

Class 2 : Persons engaged in work of supervisory nature, engaging in wholesale or retail trade, travelling outside office for Business or professional purposes or occasionally using light tools and machinery but not involved in manual labour.

Class 3 : Persons engaged in manual work which involves the use of tools or machinery but not particularly hazardous in nature.

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

- Commissions to the insurance agent : 25% of premium
- Stamp duty : RM10

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

The Insurance shall apply 24 hours a day anywhere in the world.

Eligible age – Between 12 months to 65 years old, renewable up to 70 years old next birthday. Child under 18 years old must be under at least one (1) parent or legal guardian.



MUI Continental Insurance Berhad

Company No. 29123-B

6. What are the major exclusions under this policy?

This policy does not cover:

- War
- Disease: bacteria, virus, parasite and
- HIV, AIDS, STD
- Pregnancy, Childbirth, and abortion (except due to a motor vehicle accident)
- Insanity, suicide, intentional and self-inflicted injury
- Professional Sports, national services of the like description, martial arts, military and aerial activities
- Flying as crew member or in a non-scheduled flights or non-passenger aircrafts
- Motorcycling/driving without valid license
- Use of wood-working machinery run on mechanical power
- Racing other than on foot
- Mountaineering using ropes and guides
- Underwater activities using breathing apparatus (exceeding 50 meters deep)
- Criminal activities
- Nuclear
- Weapon Of Mass Destruction

Note:

This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

The Company may at any time by giving fourteen (14) days notice to the Insured by Registered Letter at Insured's address last known to the Company be at liberty to determine and cancel this Policy, provided that the Company shall in that event on demand return to the Insured a proportionate part of the premium corresponding to the unexpired period of insurance. This Policy may also be cancelled at any time by the Insured shall be Company's Short Period Rates for the time the Policy has been in force subject to a minimum premium of RM50.00.

Short Period rates

Not exceeding 3 calendar months	- 50%
Exceeding 3 months but up to 6 months	- 75%
Exceeding 6 months	- 100%

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about Personal Accident Insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a 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

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST 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.

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