



1 March 2010

**. THIRD PARTY
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 your liabilities to third parties for injury or death, damage to other parties' property due to a motor accident involving your motor vehicle.

2. What are the covers / benefits provided?

This policy covers your liability or your authorized driver's liability to third parties for:

- . Third party bodily injury and death;
- . Third party property loss or damage.

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 cubic capacity (CC) of your vehicle, no claim-discount (NCD) entitlement and our underwriting requirements.

Example: -

	Premium
Gross Premium with 1,300cc (Private car)	
Third Party Cover	RM 72.00
Loading < 3 years (25%)	RM 18.00
NCD Entitlement (25%)	(RM 22.50)
Total Premium Payable	RM 67.50

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.

. 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
- . 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 of terms, conditions and exclusions under this policy.



MUI Continental Insurance Berhad

Company No. 29133-B

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 of 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

- Comprehensive Motor Insurance 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.