

**PRODUCT DISCLOSURE SHEET –
TRAVEL INSURANCE**

(Read this Product Disclosure Sheet before you decide to take out, 'Travellers' Insurance Plan'. Be sure also read the general terms and conditions.

Cover Note / Proposal No. : 01/09/2018
Name of FSP: United Overseas Bank (Malaysia) Bhd.
Name of Product : Travellers' Insurance Plan
Date :
Consumer Insurance Contract

Pursuant to **Paragraph 5 of Schedule 9** of the Financial Services Act 2013, if you are applying for this Insurance wholly **for purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

1. What is this product about?

This policy provides Comprehensive coverage while travelling to overseas 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 is up to 90 days and up to 185 for two ways.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the underwriting requirements of the insurance company:

PERIOD OF INSURANCE	INSURED ONLY (RM)	INSURED & SPOUSE (RM)	INSURED & CHILD(REN) (RM)	FAMILY (RM)
ASIA				
1 - 5 days	30	55	50	70
6 - 10 days	45	85	80	110
11 - 18 days	60	115	110	170
19 - 31 days	70	135	130	220
Each additional week	20	40	35	50
WORLDWIDE (EXCLUDING US & CANADA)				
1 - 5 days	40	75	70	100
6 - 10 days	60	115	110	140
11 - 18 days	95	185	180	230
19 - 31 days	110	215	210	325
Each additional week	35	60	55	85
WORLDWIDE (INCLUDING US & CANADA)				
1 - 5 days	50	95	90	130
6 - 10 days	80	155	150	195
11 - 18 days	120	235	230	305
19 - 31 days	170	335	330	435
Each additional week	45	80	70	110

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

Type	Amount
Commission paid to the insurance agent	25%
Stamp duty	RM10.00
Service Tax	0%*

*Note: 6% of Service Tax will be applicable on the premium if the Insured is travelling within Malaysia under Asia Region.

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

- Importance of disclosure - you must disclose all material facts such as your travel area which would affect the risk profile and number of travel policies that you have purchased from other insurance companies.
- **Cash Before Cover** (applicable to Individual Policy) – The premium due must be paid and received by Liberty before cover commences. This insurance is automatically null and void if this condition is not complied with.
- **Notice of claims**

If an accident occurs which gives rise to a claim, you shall notify us within 30 days of the accident.

6. What are the major exclusions under this policy?

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

- War risks;
- Suicide and insanity;
- Self inflicted injury;
- AIDS;
- Provoked murder or assault; and
- Hazardous sports.

Note : This list is non-exhaustive. Please refer to the sample policy contract 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 Liberty Insurance Berhad. Upon cancellation, no refund premium will be given.

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 life profile including your occupation and personal pursuits which would affect the risk profile.

9. Where can I get further information?

This product is distributed by UOB. For more information

Please call 24-hour UOB Call Centre at:

Kuala Lumpur	: 03-26128121
Penang	: 04-2401121
Johor Bahru	: 07-2881121
Kuching	: 082-287121
Kota Kinabalu	: 088-477121

Should you require additional information about Travel Insurance, please refer to the *insuranceinfo* booklet on 'Travel Insurance', available at all Liberty Insurance Berhad's branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my

If you have any other enquiries, please contact us at:

Liberty Insurance Berhad [16688-K]
10th Floor, Menara Liberty,
1008, Jalan Sultan Ismail,
50250 Kuala Lumpur
Toll Free : 1-300-888-990
Tel : 03-2619 9000
Fax : 03-2693 0111
www.libertyinsurance.com.my

10. Other types of Travel Insurance cover available.

Nil.

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.

The information provided in this disclosure sheet is valid as at September, 2018.