

<b>PRODUCT DISCLOSURE SHEET – PERSONAL ACCIDENT</b>  (Read this Product Disclosure Sheet before you decide to take up the <b>UOB PREMIER CARE CASH PLAN</b> . Be sure to also read the general terms and conditions.)	Financial Service Provider: <b>United Overseas Bank (Malaysia) Bhd.</b> Name of Product : <b>UOB PREMIER CARE CASH PLAN</b> <i>Personal Accident Insurance Plan</i> Date : <b>01/03/2024</b>
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### **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 is an insurance policy that provides compensation as a result of injuries, disability, or death caused solely by violent, accidental, external and visible events. Moreover, the policy provides Snatch Theft Allowance, Funeral Expenses due to Accidental Death. Furthermore, Hospital Income Benefit due to illness and accident is covered up to 365 days. Broken or fractured bone benefit is provided due to accident as well. On top of that, the policy provides 20% Cash Back Renewal Bonus on the premium paid which will be refunded upon renewal of the policy subject to No Claim in the previous policy period, and the current policy is still in force.

#### **2. What are the covers / benefits provided?**

	<b>BENEFIT</b>	<b>PLAN A</b>	<b>PLAN B</b>	<b>PLAN C</b>
A1	Accidental Death	RM250,000	RM375,000	RM500,000
A2	Permanent Total Disablement (PTD) – Accidental Disability Schedule of percentage payable	RM250,000	RM375,000	RM500,000
	a. PTD from gainful employment of any and every kind	100%	100%	100%
	b. Loss of one or both Limbs	100%	100%	100%
	c. Loss of one or both Eyes	100%	100%	100%
B	Daily Hospital Income due to accident per day up to 365 days	RM500	RM750	RM1,000
C	Daily Hospital Income due to illness per day up to 365 days	RM50	RM75	RM100
D	Snatch Theft Allowance (Within Malaysia) – once in a policy year	RM1,000	RM1,500	RM2,000
E	Broken or Fractured Bone – due to accident Schedule of percentage payable	RM4,000	RM6,000	RM8,000
	a. Neck, skull or spine	100%	100%	100%
	b. Hip	75%	75%	75%
	c. Jaw, pelvis, leg, knee or ankle	50%	50%	50%
	d. Cheekbone or shoulder	30%	30%	30%
	e. Arm, elbow, wrist or rib	25%	25%	25%
	f. Nose or collar bone	20%	20%	20%
	g. Finger, thumb, foot, hand, or toe	10%	10%	10%
F	Funeral Expenses due to Accidental Death	RM1,000	RM1,500	RM2,000
G	Medical Expenses for day care surgery – due to accident	RM4,000	RM6,000	RM8,000
H	Cash Back Renewal Bonus (on premiums paid)	20% of premium paid		

**\* 20% of the premium paid will be refunded upon renewal of the policy subject there isn't any claim in the previous policy period, and the policy is still in force.**

Duration of cover is for one month as stated in the Certificate of Insurance. The period of insurance cover will be extended on monthly basis subject to payment of premium via credit/ debit card.

The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### 3. How much premium do I have to pay?

The premium that you have to pay varies according to the plan being chosen as illustrated below:

Monthly Premium	Plan A	Plan B	Plan C
Card Member	RM60.00	RM85.00	RM110.00
Card Member & Spouse	RM105.00	RM150.00	RM200.00
Family with 1 Child	RM150.00	RM215.00	RM285.00
Family with 2 Children	RM195.00	RM285.00	RM375.00
Family with 3 Children	RM245.00	RM355.00	RM470.00
Card Member with 1 Child	RM105.00	RM150.00	RM200.00
Card Member with 2 Children	RM155.00	RM230.00	RM300.00
Card Member with 3 Children	RM210.00	RM305.00	RM400.00

**Note:**

**10% discount has been given for member & spouse and member & children premium. 15% discount has been given for member, spouse & children premium.**

**Class 3 – limited to Plan A only.**

**This premium amount is before Service Tax and Stamp Duty.**

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

Type	Amount
Agent's commission or where there is an intermediary involved	25%
Stamp duty	Nil (On Certificate)
Service Tax	Subject to the prevailing rate as imposed by the Government of Malaysia.

### 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 occupation and personal pursuits which would affect the risk profile.
- Free Look Period - you may cancel your policy by returning the policy within 15 days after you have received the policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Unless renewed, the coverage will cease on expiry date and the insurance company shall strictly not be liable for any expenses that take place after the expiry date.
- Claims
  - no claim shall be admissible whilst premiums are in arrears
  - all claims must be notified to us in writing within 30 days from the date of loss
- 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.

### 6. What are the major exclusions under this policy?

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

- Pre-existing medical conditions;
- War risks;
- Suicide or intentional self-injury;
- AIDS;
- Pregnancy or childbirth unless caused solely and directly by the Accident;
- Hazardous sports.

**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?

You may cancel your policy by giving a 30 days prior written notice to the insurance company. Upon cancellation, no refund premium will be provided for monthly mode payment.

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

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

**9. Where can I get further information?**

This product is distributed by UOB.

To find out more, please visit [UOB.my/Banca](http://UOB.my/Banca) or contact the 24-hour UOB Contact Centre at **+6 03-26128 121**:

Scan the QR code for more ways to reach us:



[UOB.my/contactus](http://UOB.my/contactus)

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

**Customer Service Executive, Customer Contact Centre**

**Liberty General Insurance Berhad**

Formerly known as AmGeneral Insurance Berhad

Liberty Insurance Tower,

CT9, Pavilion Damansara Heights,

3 Jalan Damanlela,

Pusat Bandar Damansara,

50490 Kuala Lumpur.

Tel. No.: 03-2268 3333 or 1-300-888-990

E-mail : [customer@libertyinsurance.com.my](mailto:customer@libertyinsurance.com.my)

Website : [www.libertyinsurance.com.my](http://www.libertyinsurance.com.my)

**10. Other types of Personal Accident Insurance cover available**

- Revo Care Plan (RCP)
- EZ Smart Plan (ESP)

**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 March, 2024.