

**PRODUCT DISCLOSURE SHEET –
MEDICAL AND HEALTH INSURANCE**

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

Name of FSP: **United Overseas Bank (Malaysia) Bhd**

Name of Product: **Ideal Care**

Date :**01/03/2024**

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?

An indemnity policy covers hospitalisation and medical cost in the event of injury or illness.

2. What are the covers / benefits provided?

This policy covers:	
a) Hospital admission	d) Ambulance fees
b) Surgical benefits: - Pre admission diagnostic services - Pre surgical specialist consultation - Surgical fees and anaesthetic fee - Post hospitalisation treatment - Physiotherapy treatment	e) Out patient /extended benefits - Emergency accidental treatment - Outpatient cancer treatment - Outpatient kidney dialysis treatment - Lodger expenses - Medical report fee - Home nursing
c) Medical benefit (non surgical) - Pre hospital diagnostic services - Pre hospitalisation specialist consultation - Daily in hospital physician visit - Post hospitalisation treatment	f) Organ transplantation g) Government hospital income h) Accidental death benefit

The protection period is One Year. You need to renew the insurance plan annually.

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).

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:

Age Next Birthday	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)
30 days - 10 years (children)	306.00	361.00	459.00	524.00
11 years - 18 years	265.00	312.00	396.00	452.00
19 years - 25 years	326.00	385.00	490.00	560.00
26 years - 30 years	367.00	434.00	553.00	632.00
31 years - 35 years	407.00	482.00	615.00	704.00
36 years - 40 years	468.00	555.00	709.00	812.00
41 years - 45 years	529.00	628.00	803.00	920.00
46 years - 50 years	631.00	749.00	959.00	1,099.00
51 years - 55 years	793.00	943.00	1,210.00	1,387.00
56 years - 60 years	915.00	1,088.00	1,397.00	1,602.00
61 years - 65 years (renewal)	1,240.00	1,477.00	1,898.00	2,177.00
66 years - 70 years (renewal)	1,646.00	1,962.00	2,523.00	2,896.00

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

Type	Amount
Agent's commission or where there is an intermediary involved	15%
Stamp duty	RM10.00
Service Tax	Subject to the prevailing rate as imposed by the Government of Malaysia (if applicable).

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

- a. Importance of disclosure - must disclose all material facts such as medical condition and state your age correctly.
- b. 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.
- c. Waiting period - the eligibility for benefits under the policy will start 30 days after the effective date of the policy.
- d. The coverage will cease unless it's renewed and the Insurance Company shall strictly not be liable for any claim or losses after the expiry date of the policy.
- e. Need to contact Liberty Insurance Berhad on their toll free hotline 1-800-888-990 to inform about the loss. A claim form will be sent to you for you to fill up and attach the relevant documents.
- f. Co-payment - If you choose to be hospitalised at a Room & Board rate which is higher than your eligible benefit, you shall bear 20% of the other eligible benefits described in the schedule of benefit.
- g. **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.
- h. **Notice of claims**
All claims must be submitted to the Company within 30 days of completion of the events for which the claim is being made.

6. What are the major exclusions under this policy?

The policy does not cover for :

- a. Suicide and self-inflicted injuries.
- b. Pre-existing medical condition, physical or mental defect or infirmity.
- c. Condition and all complications arising from abortion, infertility, miscarriage and or pregnancy.
- d. AIDS, any related diseases or tested on an HIV / AIDS related blood test or expenses incurred for sex changes.
- e. Having taken drugs, unless you prove that the drug was taken in accordance with proper medical prescription.
- f. Mental or nervous disorders or treatment of alcoholism or intoxication.
- g. Cosmetics or plastic surgery or any elective surgery or congenital anomalies.
- h. Treatment for obesity / weight related improvement.
- i. General check up, convalescence, custodial or rest cure.
- j. Private flying.
- k. Any medical or physical condition arising within the first thirty (30) days.
- l. Specified illnesses occurring during the first 120 days of continuous cover.
- m. Dental conditions including dental treatment or oral surgery.
- n. War or any act of war, declared or undeclared.
- o. Ionising radiation or contamination by radioactivity from any nuclear fuel or waste.
- p. Expenses incurred for donation of any body organ.
- q. Investigation and treatment of sleep and snoring disorders.
- r. Costs/Expenses of services of non-medical nature.
- s. Sickness or injury arising from racing of any kind (except foot racing)
- t. Care or treatment for which payment is not required or to the extent which is payable by any other insurance (Workmen Compensation)
- u. Sanction Limitation and Exclusion Clause.
- v. Cyber Loss Limited Exclusion Clause.

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 and how do I cancel it?

You may cancel your policy by giving a written notification to Liberty Insurance Berhad. Upon cancellation, you're entitled to a refund of the premium based on the unexpired period of insurance.

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

You have to inform the Insurance Company upon any changes to your correspondence address, so that all correspondence will reach you in a timely manner.

9. Where can I get further information?

To find out more, please visit 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

Should you require additional information about Medical Insurance, please refer to the *insuranceinfo* booklet on 'Medical Insurance', available at all Liberty Insurance Berhad's branches.

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,
CT 9, Pavilion Damansara Heights,
3, Jalan Damanlela,
50490 Kuala Lumpur
Tel. No.: 03-2268 3333 or 1-300-888-990
E-mail : customer@libertyinsurance.com.my
Website: www.libertyinsurance.com.my

Important Note :

You should satisfy yourself that this policy will best serve your needs. 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.