

**PRODUCT DISCLOSURE SHEET – PERSONAL ACCIDENTAL**

(Please read this Product Disclosure Sheet before you decide to take up the **BizPAC**. Be sure to also read the general terms and conditions stated in the policy).

Name of Financial Service Provider: **United Overseas Bank (Malaysia) Bhd.**  
Name of Product: **BizPAC**  
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 (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 (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 (or when you applied for this insurance) is inaccurate or has changed.

**Non-Consumer Insurance Contract**

Pursuant to **Paragraph 4(1) of Schedule 9** of the Financial Services Act 2013, if you are applying for this Insurance **for a purpose related to your trade, business or profession**, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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.

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 compensation as a result of injuries, disability, or death caused solely by violent, accidental, external and visible events. Moreover, the policy provides daily Hospital Income due to accident. Furthermore, this product also provides Inconvenience Allowance due to Post Covid'19 Vaccine Complication as well as Recovery Allowance due to Dengue.

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

No.	Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
1	Accidental Death/ Total Permanent Disablement	100,000	200,000	500,000
2	Ambulance Fees (up to)	500	500	500
3	Daily Hospital Income due to accident (Max up to 20 days, per accident)	150	250	300
4	Inconvenience Allowance due to Post Covid'19 Vaccine Complication (per annum)  (Confinement due to Serious Adverse Event Following Immunisation (AEFI) within the 3 months period from the date of receiving the Covid'19 Approved Vaccine by the Government)	1,000	3,000	5,000
5	Dengue Recuperation (per annum)	1,500	2,000	2,500

Note: Protection from age 18 to 65 years old with renewal up to 75 years old.

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:

Premium Table	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Gross Premium is before Service Tax and Stamp Duty	270	500	900

**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	RM 10
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?**

- Duty of disclosure - You must disclose all the material facts such as your occupation and your personal pursuits, which would affect the risk profile as well as the number of personal accident policies that you have purchased from other insurance companies.
- Claims information:
  - 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 – The premium due must be paid and received by Liberty before cover commences on a yearly basis. 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 bodily injury, death, disability, or hospitalization caused by the following events:

- Pre-existing medical conditions;
- War risks;
- Suicide or intentional self-injury;
- AIDS;
- Provoke murder or assault;
- 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, you are entitled to a refund of the premium based on the unexpired period of the insurance.

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

It is important that you inform our company of any changes to your 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.

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,

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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**

- Premier Care Cash Plan (PCCP)
- 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.