

**PRODUCT DISCLOSURE SHEET – PERSONAL ACCIDENT**

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

Name of FSP: **United Overseas Bank (Malaysia) Bhd.**  
 Name of Product: **Personal Protection Plan**  
 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?**

This policy provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

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

This policy covers:

- a) Death or permanent disablement
- b) Travel allowance
- c) Medical expenses (including sinseh/traditional treatment)
- d) Rehabilitation benefit
- e) Funeral expenses
- f) Hospital income (per day, up to 365days)
- g) Dental or corrective cosmetic surgery

Duration of the cover is for ONE year. You need to renew your insurance cover 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](http://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

Occupation	* Premium (RM)		
	Silver Plan	Gold Plan	Platinum Plan
Class 1 & 2	63.00	115.00	207.00
Class 3	100.00	184.00	331.00

**Note: \* This premium amount is before of Service Tax and Stamp Duty.**

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

Type	Amount
Agent's commission or where there is an intermediary involved	25%
Stamp duty	RM10.00
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?**

- a. Importance of disclosure - You must disclose all material facts such as your occupation and your personal pursuits which would affect the risk profile and number of personal accident policies that you have purchased from other insurance companies.
- b. The coverage is solely for accidental loss as printed out in the policy.
- c. **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.
- d. **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?**

The policy does not cover for:

- a) War risks
- b) Martial Law or stage of siege.
- c) Terrorism
- d) Suicide, insanity or self-inflicted injury
- e) AIDS or any related diseases or tested on an HIV / AIDS related blood test.
- f) Provoke murder or assault
- g) Hazardous sports
- h) Ionizing radiation or contamination by radioactivity from any nuclear fuel or waste.
- i) Involved in any other technical operation or navigation whilst in the aircraft.

*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 the Insurance Company. 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?**

It is important that you inform Liberty General Insurance Berhad of any change in 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,  
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)

**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 March, 2024.