

PRODUCT DISCLOSURE SHEET – PERSONAL ACCIDENTAL (Please read this Product Disclosure Sheet before you decide to take up the EZ Smart Plan (ESP) . Be sure to also read the general terms and conditions stated in the policy).	Financial Service Provider: United Overseas Bank (Malaysia) Bhd. Name of Product: EZ Smart Plan (ESP) <i>Personal Accident Insurance Plan</i> Date: 01/03/2024
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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 (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.

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. Additional payout if accident occurred during Malaysia National Public Holiday. Moreover, the policy provides daily hospital income due to accident and illness is covered up to 365 days with additional payout during a Malaysia National Public Holiday. Furthermore, Medical expenses and Recuperation benefit was also covered. In addition, this policy also provides Roadside Assistance and Housekeeping Services Allowance. On top of that, the policy provides 15% Cash Back Renewal Bonus on the premium paid which will be refunded upon renewal of the policy subject to No Claim incurred in the previous policy period, and the current policy is still in force.

2. What are the covers / benefits provided?

NO.	BENEFIT	PLAN A	PLAN B	PLAN C
1	Accidental Death	RM200,000	RM300,000	RM500,000
2	Permanent Total Disablement (PTD) – Accidental Disability Schedule of percentage payable	RM200,000	RM300,000	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%
3	Additional payout on Accidental Death or Permanent Total Disablement (PTD) if accident occurs during a nationwide public holiday in MALAYSIA.	RM50,000	RM100,000	RM150,000
4	Daily Hospital Income due to accident per day up to 365 days per policy year	RM500	RM750	RM1,000
	Daily Hospital Income due to illness per day up to 365 days per policy year	RM50	RM75	RM100
5	Additional Payout on Daily Hospital Income if hospitalization (due to accidental bodily injury) during a nationwide public holiday in MALAYSIA (per day up to 365 days)	RM100	RM150	RM200
6	Medical Expenses for day care surgery due to accident (Per case basis)	RM2,000	RM3,000	RM4,000
7	Recuperation Benefit due to Dengue Fever, Zika Virus or Malaria (within Malaysia) (once in a policy year)	RM500	RM1,000	RM1,500
8	Roadside Assistance up to 150km (roundtrip) (1 claim per policy year)	Yes	Yes	Yes
9	Complimentary Health Check Up package voucher – (1 voucher per policy per year) * This benefit will be provided on each renewal year, subject to;	RM80	RM80	RM80
	i) no claim having arisen in the previous policy year; and ii) policy has not lapsed in any one year and current renewal policy is still in force.			
10	Housekeeping Services Allowance (Per case basis)	RM200	RM300	RM500
11	Cash Back Renewal Bonus (on premiums paid)	*15% of premium paid		

*** 15% 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 year as stated in the Certificate of Insurance. You need to pay the insurance cover on a monthly basis via credit/debit card instruction.

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

MONTHLY PREMIUM TABLE	Plan A (RM)	Plan B (RM)	Plan C (RM)
Cardmember	69.10	82.55	100.33
Cardmember & Spouse	119.06	145.05	177.36
Family with 1 child	162.03	199.91	250.52
Family with 2 children	208.92	259.43	326.93
Family with 3 children	255.80	318.96	403.35
Cardmember with 1 child	119.06	145.05	177.36
Cardmember with 2 children	162.03	199.91	250.52
Cardmember with 3 children	208.92	259.43	326.93

Protection from age 18 – 60 years with renewal up to 75 years old. Occupation Class 3 – enroll Plan A only. This premium amount is before Service Tax.

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?

- 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.
- Free Look Period – you may cancel your policy by returning the policy within 15 days after you have received the policy. The premium 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 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 before cover commences on a monthly 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 or disability or hospitalization 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 is allowed 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 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

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
Website : www.libertyinsurance.com.my

10. Other types of Personal Accident Insurance cover available

- Premier Care Cash Plan (PCCP)
- Revo Care Plan (RCP)

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.