

<b>PRODUCT DISCLOSURE SHEET – PERSONAL ACCIDENT</b>  (Read this Product Disclosure Sheet before you decide to take up the <b>REVO CARE PLAN (RCP)</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>REVO CARE PLAN (RCP)</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 (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. Moreover, the policy provides Snatch Theft Allowance and Kidnap Benefit. Furthermore, Hospital Income Benefit due to illness and accident is covered up to 365 days. Recuperation Benefit is provided due to Dengue Fever, Zika Virus or Malaria as well. Besides, the policy also provides compensation on Involuntary Unemployment. 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?**

	<b>BENEFIT</b>	<b>PLAN A</b>	<b>PLAN B</b>	<b>PLAN C</b>
A.1	Accidental Death	RM200,000	RM300,000	RM500,000
A.1.1	Kidnap Benefit – Additional amount of RM50,000 will be paid in full if the Insured Person is accidentally death directly caused by kidnapping.	RM50,000		
A2	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%
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	Medical Expenses for day care surgery – due to accident	RM2,000	RM4,000	RM6,000
F	* Recuperation Benefit due to Dengue Fever, Zika Virus or Malaria (Within Malaysia) – once in a policy year	RM500	RM1,000	RM1,500
G	Involuntary Unemployment Monthly Benefit (Within Malaysia) - Up to 3 months per incident per policy year - Allowed to claim for one (1) incident per policy year only - with 15 months lifetime limits	RM600 per month	RM1,200 per month	RM1,800 per month
H	Involuntary Unemployment Family Monthly Allowance (Within Malaysia) - if Insured enrolled with spouse and/or child - payable to the spouse and/or child who enroll together - Up to 3 months per incident per policy year - Allowed to claim for one (1) incident per policy year only - with 15 months lifetime limits	RM300 per month per dependent	RM600 per month per dependent	RM900 per month per dependent
I	Cash Back Renewal Bonus (on premiums paid)	**15% of premium paid		

\* **The Recuperation Benefit cannot be claimed together with Daily Hospital Income due to illness Benefit**

\*\* **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 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 TABLE	Plan A (RM)	Plan B (RM)	Plan C (RM)
Cardmember	66.04	93.40	121.70
Cardmember & Spouse	118.87	168.10	219.06
Family with 1 child	168.40	238.16	310.33
Family with 2 children	224.53	317.55	413.76
Family with 3 children	280.66	396.92	517.22
Cardmember with 1 child	118.87	168.10	219.06
Cardmember with 2 children	168.40	238.16	310.33
Cardmember with 3 children	224.53	317.55	413.76

**Protection from age 18 – 60 years with renewal up to 70 years old.**

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

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

**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?

- 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 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
  - 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?

Part 1: 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.

Part 2: This policy does not cover Involuntary Unemployment if you are:

- Self employed
- Resignation or voluntary termination or mutual separation
- Non-Permanent Employment
- Misconduct at work
- Receiving severance pay or compensation
- Re-employment

**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, premium will be refunded 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 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,

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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**

- EZ Smart Plan
- Premier Care Cash Plan (PCCP)

**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.