

4. Apart from the premium, what other fees and charges that I have to pay?	
Commission paid to the insurance agent	15% of Gross Premium
Stamp Duty	RM10.00
Government Tax (non-individual)	5% of Gross Premium
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 medical condition and state your age correctly.	
Cooling-Off Period	
If this policy shall have been issued and for any reason whatsoever the insured person shall decide not to take up the policy, the insured person may return the policy to The Pacific Insurance Berhad for cancellation provided such request for cancellation is delivered by the insured person to The Pacific Insurance Berhad within fifteen (15) days from the date of delivery of the policy. The insured person is entitled to the return of the full premium paid less deduction of medical expenses incurred by The Pacific Insurance Berhad in the issue of the policy.	
Renewal up to age 75 years next birthday	
The policy is renewable at the option of The Pacific Insurance Berhad and provided no claims have been made. The product may be withdrawn from the market in accordance with the portfolio withdrawal condition.	
6. What are the major exclusions under this policy?	
Pre-existing illness.	
Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC(AIDS Related Complex) and HIV related diseases and any communicable diseases requiring quarantine by law.	
Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.	
Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations).	
Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.	
Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.	
War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.	
7. Can I cancel my policy?	
You may cancel your policy by giving a written notice to The Pacific Insurance Berhad. Upon cancellation, you are entitled to a certain amount of refund of the premium provided that you have not made a claim on the policy.	
Period	Refund of Annual Premium
Not exceeding 15 days	90% (applicable to renewal only)
Not exceeding 1 month	80%
Not exceeding 2 months	70%
Not exceeding 3 months	60%
Not exceeding 4 months	50%
Not exceeding 5 months	40%
Not exceeding 6 months	30%
Not exceeding 7 months	25%
Not exceeding 8 months	20%
Not exceeding 9 months	15%
Not exceeding 10 months	10%
Not exceeding 11 months	5%
Exceeding 11 months	No refund of Premium
8. How do I make a claim?	
You need to give written notice to The Pacific Insurance Berhad within 30 days of a disability that will result in the need of home healthcare. Details of information and documents required are:	
(a) details of the disability	
(b) original documents supporting home healthcare as an option	
(c) physician's report stipulating the diagnosis of the condition treated and the date the disability commenced	
You would also need to contact The Pacific Insurance Berhad's approved home healthcare provider to procure the eligible home healthcare services. Such services shall only be provided after The Pacific Insurance Berhad has confirmed the claim to be admissible.	
9. What do I need to do if there are changes in my contact or personal details?	
It is important that you inform The Pacific Insurance Berhad of any change in your contact or personal details to ensure that all correspondences reach you in a timely manner.	
10. What other types of Medical and Health Insurance cover are available from The Pacific Insurance Berhad?	
Other types of medical insurance covers are available which include but is not limited to:	
(a) Medi-Care	
(b) Medi-Help	
(c) Medi-Major	
(d) Medi-Pac	
11. Where can I get further information?	
Should you require additional information about medical and health insurance, please refer to the insuranceinfo booklet on 'Medical & Health Insurance', available at any of The Pacific Insurance Berhad branches or visit www.insuranceinfo.com.my . If you have any other enquiries, please contact:	
The Pacific Insurance Berhad, Level 6 Menara Prudential, 10 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia. Tel: 03-21761188 Fax: 03-20784928 Toll Free line: 1800 88 1629 Email: customerservice@pacificinsurance.com.my Website: www.pacificinsurance.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 INSURANCE AGENT OR CONTACT THE PACIFIC INSURANCE BERHAD DIRECTLY FOR MORE INFORMATION.