

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up the following product.
Be sure to also read the general terms and conditions of the policy.

Bonus Personal Accident Insurance

1. What is this product about?

This policy provides compensation in the event of injuries, disability or death caused solely by accidental, violent, external and visible means to the insured person against any type of accident in the course of business or pleasure, including accident on or off the job, in or away from home, commuting, traveling by train, airplane, automobile or other public or private conveyances.

2. What are the covers or benefits provided?

This policy covers: accidental death, permanent disablement, temporary total or partial disablement, 24 hour worldwide, medical expenses.

The following extensions with an additional premium are granted:

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| ▪ Strike Riot and Civil Commotion | ▪ Free |
| ▪ Reimbursement of actual charge for ambulance services | ▪ Free |
| ▪ Funeral, Burial or Cremation | ▪ Free |
| ▪ Motor cycling | ▪ Free (For Class 1 only) |
| ▪ Hunting | ▪ 25% Surcharge |
| ▪ Sports/Games | ▪ 25% Surcharge |
| ▪ Scuba Diving | ▪ 25% Surcharge |

Note: Please refer to the scale of benefits for death and disablement in the sample policy contract. Duration of cover is one year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the class of occupation/compensation benefits and additional benefits selected as per the underwriting requirements of The Pacific Insurance Berhad. The premium rates for standard risks are as follows:

Section	Benefit	Amount of Coverage	Occupational Class		
			Schedule of Annual Premium inclusive of Goods and Services Tax (GST) (Ringgit Malaysia)		
			I	II	III
A	Accidental Death	RM 10,000	7.95	9.54	12.72
B	Permanent Disablement	Scale I Scale II	3.975 7.95	4.77 9.54	6.36 12.72
C1	Temporary Total Disablement	RM 100 per week	21.20	29.15	37.10
C2	Temporary Partial Disablement	RM 50 per week	5.30	6.625	7.42
D	Medical Expenses: (Limit any one Accident)	RM 500 RM 1,000 RM 2,000 RM 3,000 RM 4,000 RM 5,000	10.60 15.37 23.32 28.62 33.92 38.16	13.78 19.08 28.09 36.04 42.40 50.88	16.96 23.32 34.45 43.46 50.88 57.24

Occupation Classification

Class I	Professions and occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places.
Class II	Professions and occupations involving work of a supervisory nature or traveling outside office for purposes but not engaging in manual labour.
Class III	Professions and occupations involving occasional or regular manual work not particularly hazardous nature but involving the use of tools or machinery (not using woodworking machinery).
Class not written	Divers, military and law enforcement officers, pilot, seamen, racing drivers, jockeys, oil rig workers, sawyers, timber logging workers and other occupations of similar hazards.

4. Apart from the premium and 6% GST, what other fees and charges that I have to pay?	
Commission paid to the insurance agent	25% of Gross Premium
Stamp Duty	RM10.00
5. What are some of the key terms and conditions that I should be aware of?	
<p><u>Consumer Insurance Contract</u></p> <p>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.</p> <p>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.</p> <p>The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.</p> <p>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.</p> <p>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.</p> <p><u>Non-Consumer Insurance Contract</u></p> <p>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.</p> <p>The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.</p> <p>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.</p> <p>You must disclose all material facts such as your occupation and your personal pursuits which may affect the risk profile and the number of personal accident policies that you have purchased from other insurance companies.</p>	
6. What are the major exclusions under this policy?	
<p>This policy does not cover death or injury caused by the following events: war risks, suicide and insanity, venereal disease, intoxication by alcohol and drugs, childbirth, miscarriage and pregnancy, provoked murder or assault, nuclear risks, racing of any kind (except on foot), AIDS, flying except only as a fare paying passenger, any criminal or unlawful activities and hazardous sports. This list is non-exhaustive. Please refer to the sample policy/policy contract for the full list of exclusions under this policy.</p>	
7. Can I cancel my policy?	
<p>You may cancel this policy at any time by notifying The Pacific Insurance Berhad in writing and provided that no claim has arisen during the then current period of insurance. The Pacific Insurance Berhad will refund any premium for the unexpired period of insurance calculated at our usual short-term rates.</p>	
8. What do I need to do if there are changes to my contact or personal details?	
<p>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.</p>	
9. How do I make a claim?	
<p>Upon the happening of any accident likely to give rise to a body injury claim under this policy, written notice must be given to The Pacific Insurance Berhad or the insurance agent within 21 days from the date of the accident.</p>	
10. What other types of Personal Accident Insurance cover are available from The Pacific Insurance Berhad?	
<p>Other types of personal accident insurance covers are available which include but is not limited to:</p> <ul style="list-style-type: none"> • Pacific Super Protector • Personal Accident • Travel Personal Accident • Driver & Passengers Personal Accident • Bonus Drivers & Passengers Personal Accident 	
11. Where can I get further information?	
<p>Should you require additional information about personal accident insurance, please refer to the insurance info booklet on 'Personal Accident Insurance', available at any of The Pacific Insurance Berhad branches or visit www.insuranceinfo.com.my. If you have any other enquiries, please contact :-</p> <p>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</p>	

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 INSURANCE AGENT OR CONTACT THE PACIFIC INSURANCE BERHAD DIRECTLY FOR MORE INFORMATION.