

**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.

**Drivers & Passengers Personal Accident Insurance**

**1. What is this product about?**

This policy provides compensation in the event of injuries, disability or death caused solely by a sudden, unforeseen and fortuitous event to the insured person whilst driving or riding as a passenger boarding or alighting from the vehicle named in the policy.

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

This policy covers:

Death	RM 10,000.00
Dismemberment and Loss of Sight	
1. Loss of Both Hands or Both Feet or Sight Both Eyes	RM 10,000.00
2. Loss of One Hand and One Foot	RM 10,000.00
3. Loss of Either Hand or Foot and Sight of One Eye	RM 10,000.00
4. Loss of Either Hand or Foot	RM 5,000.00
5. Loss of Sight of One Eye	RM 5,000.00
Medical Expenses	RM 500.00

Note: Please refer to the scale of benefits for death and disablement in the sample policy/policy contract. Duration of cover is for 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 seating capacity of the vehicle and the compensation benefits as per the underwriting requirements of The Pacific Insurance Berhad. You need only pay:

Seating capacity ( including Driver )	Schedule of Annual Premium (Ringgit Malaysia) inclusive of Goods and Services (GST)
4	53.00
5	63.60
6	74.20
Each additional seat	8.48

**4. Apart from the premium, what other fees and charges that I have to pay?**

Commission paid to the insurance agent	10% of Gross Premium *
Stamp Duty	RM10.00

**5. What are some of the key terms and conditions that I should be aware of?**

**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.

**Non-Consumer Insurance Contract**

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.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

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.

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.

**6. Is the policy subject to Cash Before Cover?**

Yes, it is a condition of the contract of insurance that the full premium must be paid and received by Us before the commencement of the policy.

**7. What are the major exclusions under this policy?**

This policy does not cover bodily injury or loss caused directly or indirectly wholly or partly caused by bacterial infections, any other kind of disease, medical or surgical treatment, childbirth or miscarriage, while the driver is under the influence of alcohol or narcotics, while the vehicle is used for illegal business pursuit as an unlicensed common carrier, any bodily injury which shall result in hernia, suicide or any attempt thereat (sane or insane), war risks, to loss occasioned while the vehicle is used for hire, racing, road rally, pacemaking, speed-testing or use for any purpose in connection with motor trade, the driver, if such driver does not hold a valid driver's licence and persons under the age of 3 and over the age of 70. This list is non-exhaustive. Please refer to the sample policy/policy contract for the full list of exclusions under this policy.

**8. Can I cancel my policy?**

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.

**9. What do I need to do if there are changes to 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. How do I make a claim?**

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 30 days from the date of the accident.

**11. What other types of Personal Accident Insurance cover are available from The Pacific Insurance Berhad?**

Other types of personal accident insurance covers are available which include but is not limited to:

<ul style="list-style-type: none"> <li>• Pacific Super Protector</li> <li>• Personal Accident</li> <li>• Bonus Personal Accident</li> <li>• Autoguard</li> <li>• Bonus Drivers &amp; Passengers Personal Accident</li> <li>• Travelguard Personal Accident</li> </ul>	<ul style="list-style-type: none"> <li>• Family Personal Accident</li> <li>• Student Personal Accident</li> <li>• Worldwide Personal Accident with Bonus</li> <li>• Senior Care Personal Accident</li> <li>• Supreme Personal Accident</li> <li>• Care Personal Accident</li> </ul>
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**12. Where can I get further information?**

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](http://www.insuranceinfo.com.my). If you have any other enquiries, please contact:-

The Pacific Insurance Berhad,  
40-01, Q Sentral , 2A Jalan Stesen Sentral 2,  
KL Sentral, 50470 Kuala Lumpur, Malaysia  
Tel: 03-26338999 Fax: 03-26338998 Toll Free line: 1800 88 1629  
Email: [customerservice@pacificinsurance.com.my](mailto:customerservice@pacificinsurance.com.my) Website: [www.pacificinsurance.com.my](http://www.pacificinsurance.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 INSURANCE AGENT OR CONTACT THE PACIFIC INSURANCE BERHAD DIRECTLY FOR MORE INFORMATION.**