

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.

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.

2. What are the covers or benefits provided?

This policy covers: accidental death, permanent disablement, temporary total or partial disablement, medical expenses, 24 hour worldwide, murder, assault or attempt thereat, riot and civil commotion, motor cycling, hijacking and kidnapping, exposure and disappearance and funeral/cremation expenses.

The following extensions are granted subject to a loading on the total premium of benefits:

▪ Use of woodworking machinery in connection with occupation	50%
▪ Commercial non-scheduled flight	15%
▪ Hunting within Malaysia	20%
▪ Martial Arts of Self-defence	20%

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 class of occupation/compensation benefits and additional benefits selected as per the underwriting requirements of The Pacific Insurance Berhad. The rating scale for standard risks are as follows:

	Compensation Benefits	Sum Insured For Every/(RM)	Schedule of Annual Premium Inclusive of Goods and Services Tax (GST) (Ringgit Malaysia)		
			Class 1	Class 2	Class 3
A	For Death and Permanent Disablement	1,000	1.125	1.35	2.50
B	For Temporary Disablement (Weekly Benefits)	10	1.85	2.40	4.80
	i) Total Disablement – Weekly Compensation in the event of Temporary Total Disablement from engaging in or giving attention to usual business, occupation or profession.				
	ii) Partial Disablement – Weekly Compensation at the rate of 50% of the compensation payable in respect of Temporary Total Disablement.				
C	For Medical Expenses : Limit of Indemnity	500	7.95	10.335	19.08
		1,000	11.66	14.31	29.68
		2,000	17.49	20.67	41.34
		3,000	23.85	27.03	53
		5,000	41.34	47.70	N/A

The total premium that you have to pay is based on the criteria stated above.

Occupation Classification

Class 1 - Professional and Mercantile classes not superintending or engaging in manual labour, that is, persons generally engaged in professional, administrative, managerial and clerical position.
Class 2 - Superintending but not engaging in manual labour but engaging in wholesale or retail trade and those involved in traveling in connection with business or professional purposes.
Class 3 - Persons engaging either occasionally or generally in manual work not of a particularly hazardous nature but involving the use of tools or machinery.
Note: Some occupations which come within a higher classification will not be considered for insurance.

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?

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. What are the major exclusions under this policy?

This policy does not cover death or injury caused by the following events: war risks, nuclear risks, HIV/AIDS, intentional self injury, suicide, venereal disease, childbirth, miscarriage and pregnancy, any police or armed forces, naval or air force service or operations, flying or any aerial activities, any professional or semi-professional sporting activities, hazardous sports, any criminal or unlawful activities and intoxication by alcohol and drugs. This list is non-exhaustive. Please refer to the sample policy/policy contract for the full list of exclusions under this policy.

7. 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.

8. 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.

9. How do I make a claim?

In the event of a claim, you or your legal personal representatives must notify The Pacific Insurance Berhad within fourteen (14) days after the happening of the accident and submit the completed claim form to The Pacific Insurance Berhad.

10. 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:

- Pacific Super Protector
- Bonus Personal Accident
- Travel Personal Accident
- Driver & Passengers Personal Accident
- Bonus Drivers & Passengers Personal Accident

11. 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. 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 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.