

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up the following product and please seek clarification from our Agent if you do not understand any of the terms herein. Be sure to also read the general terms and conditions of the policy.

Auto Guard Insurance

1. What is this product about?

This policy provides compensation in the event of injuries, disability or death caused solely by sudden, unforeseen and fortuitous event.

Private Car Owner:

1. Coverage for the Vehicle Owner or Named Insured is provided 24 hours
2. The passengers is covered whilst riding in the vehicle only

Commercial Vehicle Owner:

Coverage for the Vehicle Owner or Named Insured and the passengers whilst riding in the vehicle only.

2. What are the covers or benefits provided?

This policy covers:

- Accidental Death
- Permanent Disablement
- Medical
- Bereavement allowance
- Ambulance Fees
- Maximum indemnity in the event of claim

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 plan and compensation benefits as per the underwriting requirement of The Pacific Insurance Berhad. You need to pay: [exclusive of any applicable government tax]:

Plan PC1 (Private Car)	Plan PC2 (Private Car)	Plan CV1 (Commercial Vehicle)
RM 80.00	RM 120.00	RM 200.00

4. Apart from the premium and government tax (as applicable) , 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 fact such as your occupation and your personal pursuits which would affect the risk profile and number of personal accidents that you have purchased from other insurance company.

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. Age
Private Car Owner : Registered Owner of the Vehicle or named Insured or Authorized Driver, the age must be 18 to 70 years .
Commercial vehicle Owner : Registered Owner of the Vehicle or named Insured or Authorized Driver, the age must be 18 to 65 years.

8. 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, pre-existing physical or mental defects, 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.

9. 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.
We may cancel this policy by giving you 14 days written notice. Upon cancellation, you are entitled to a pro-rata period refund of the premium based on the unexpired period of insurance subject to no claims.

10. 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.

11. 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.
No claim is admissible if notified after one year from the date of loss.
All claims will be paid to you. In the event of death, claims will be paid to your nominees or estate.
In the event of multiple Personal Accident purchased by You, certain losses such as medical expenses which are compensated on reimbursement basis, You will be compensated only once for the actual loss suffered.

12. 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">• Pacific Super Protector• Personal Accident• Bonus Personal Accident• Drivers & Passengers Personal Accident• Bonus Drivers & Passengers Personal Accident• Travelguard• Travel Pro	<ul style="list-style-type: none">• Family Personal Accident• Student Personal Accident• Worldwide Personal Accident with Bonus• Senior Care Personal Accident• Supreme Personal Accident• Care Personal Accident
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13. 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,
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 Website: www.pacificinsurance.com.my

14. Acknowledgment
I/We acknowledge that the above key contract terms have been adequately explained to me/us.

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Signature

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.