

**PRODUCT DISCLOSURE SHEET**

Read this Product Disclosure Sheet before you decide to take out this 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

**TRAVEL GUARD INSURANCE**

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

This policy provides compensation and reimbursement in the event of injuries, disability or death caused solely by a sudden, unforeseen and fortuitous events occurring during the period of insurance in the course of your travel.

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

The benefits provided are as follows:

No	Benefits	Individual	Family
1	Accidental death & Permanent Disablement	Adult - RM200,000 Child - RM50,000	Adult – RM200,000 Child - RM50,000 (maximum per family: RM600,000)
2	Medical Expenses & Other Expenses: * Emergency dental treatment due to accident * Follow up treatment expenses within 3 months after return from trip * Funeral Expenses abroad	Up to RM300,000  • Limited to RM350 • Limited to RM3,000  • Limited to RM2,500	Up to RM900,000 (each insured up to RM100,000) • Limited to RM350 • Limited to RM3,000  • Limited to RM2,500
3	Medical Inconvenience Benefit	Up to RM3,000 (RM100 per day)	Up to RM3,000 (RM100 per day)
4	Emergency Medical Evacuation	Up to RM1,000,000	Up to RM1,000,000
5	Repatriation	Up to RM50,000	Up to RM50,000
6	Curtailment	Up to RM10,000	Up to RM30,000
7	Cancellation	Up to RM10,000	Up to RM30,000
8	Hijack	Up to RM5,000, (RM500 for every consecutive full 12 hours)	Up to RM5,000, (RM500 for every consecutive full 12 hours)
9	Travel Delay	Up to RM3,600 (RM200 for every consecutive full 6 hours delay)	Up to RM3,600 (RM200 for every consecutive full 6 hours delay)
10	Missed Departure	Up to RM500	Up to RM1,500
11	Personal Property :		
	a) Loss of Baggage / Personal Effects * limited to RM800 – any one item and all valuable in total * limited to RM400 – single or a pair or a set of article; * limited to RM500 – all golf equipment	Up to RM2,500	Up to RM2,500
	b) Delayed Baggage	Up to RM600 (RM200 for every consecutive full 6 hours delay)	Up to RM600 (RM200 for every consecutive full 6 hours delay)
	c) Personal Money	Up to - Adult: RM800; Child: RM200	Up to - Adult: RM800; Child: RM200
	d) Travel Documents	Up to RM5,000	Up to RM5,000
12	Travel Misconnection	Up to RM200 (minimum 6 hours)	Up to RM200 (minimum 6 hours)
13	Personal Liability	Up To RM1,000,000	Up to RM1,000,000

**3. How much premium do I have to pay?**

The premium that you have to pay may vary depending on the total number of days travelling and destination as follows:

Asia including Australia & New Zealand		
1 - 5 days	35.00	81.00
6 - 10 days	52.00	119.00
11 - 18 days	78.00	181.00
19 - 31 days	98.00	230.00
Additional week	23.00	54.00

**Worldwide including USA & Canada**

1 - 5 days	57.00	135.00
6 - 10 days	83.00	201.00
11 - 18 days	127.00	307.00
19 - 31 days	160.00	389.00
Additional week	38.00	89.00

**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	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 Contracts**

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 claims(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 Contracts**

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, proposed journey 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, Riot & Civil Commotion
- ✓ Suicide and self-inflicted injury
- ✓ Child Birth or Miscarriage
- ✓ Pre-existing physical or mental defects
- ✓ Sickness or disease
- ✓ AIDS and/or AIDS related complex
- ✓ Act of Terrorism

**Note:** This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

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

No refund premium is allowed once the Certificate of Insurance is issued.

**8. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact and personal details to ensure that all correspondences reach you in a timely manner.

**9. How do I make a claim?**

Upon the happening of any accident likely to give rise to a claim under this policy whilst travelling abroad, please call Emergency Medical Assistance SOS No. +603-76283639 or written notice be given to us or the insurance agent as soon as possible after the happening of the accident but in any event within 3 calendar months.

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

Other type 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>• Drivers &amp; Passengers Personal Accident</li> <li>• Bonus Drivers &amp; Passengers Personal Accident</li> <li>• Autoguard</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>• Care Personal Accident</li> <li>• Supreme Personal Accident</li> </ul> |
|--|---|

**11. Where can I get further information?**

Should you require additional information about personal accident insurance, please refer to the insurance booklet on "Travellers Personal Accident Insurance" available at any of our 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,  
50470 Kuala Lumpur.

Tel: 03-26338999 Fax: 03-26338880 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)

**12. Acknowledgement**

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

.....  
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.**

This policy is written in English and Bahasa Malaysia. In the event of any inconsistency between English and Bahasa Malaysia version the English version shall prevail.