

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.

Travel 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.

2. What are the covers or benefits provided?

The policy covers ; accidental death, permanent disablement , temporary total or partial disablement, 24 hour worldwide and medical expenses. Please refer to the scale of benefits for death and disablement in the sample policy contract.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the total number of days travelling and the compensation benefits as per the underwriting requirements of The Pacific Insurance Berhad. The standard risks are as follows:

	<u>No. of Days</u>	<u>Rate /RM1000</u>		<u>No. of Days</u>	<u>Rate/RM1000</u>
1	day	0.10	19 – 21	Days	0.50
2 – 3	days	0.20	22	Days	0.55
4	Days	0.25	23	Days	0.60
5	Days	0.275	24	Days	0.65
6 – 7	Days	0.30	25	Days	0.70
8	Days	0.325	26 – 30	Days	0.75
9 – 10	Days	0.35	31 – 35	Days	0.8125
11	Days	0.40	36 – 45	Days	0.875
12 – 14	Days	0.425	2	Months	1.00
15 – 18	Days	0.45			

Minimum Premium (Ringgit Malaysia) exclusive of any applicable Government Tax (as applicable) RM 35.00 (Individual)

Additional benefits

Riot & Strike Civil Commotion 10% of premium loading

Medical Expenses Premium 1% of Medical Expenses Sum Insured (Maximum Sum Insured ; RM 10,000.00)

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 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. What are the major exclusions under this policy?

This policy does not cover death or injury caused by war risks, suicide and insanity , self-inflicted injury, AIDS, provoked murder or assault. 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 by giving a written notice to The Pacific Insurance Berhad. Upon cancellation, you are entitled to a certain amount of refund of the premium based on the unexpired period of insurance.

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?

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

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| <ul style="list-style-type: none"> • Pacific Super Protector • Personal Accident • Drivers & Passengers Personal Accident • Bonus Drivers& Passengers Personal Accident • Travelguard • Family Personal Accident | <ul style="list-style-type: none"> • Student Personal Accident • Worldwide Personal Accident Bonus • Senior Care Personal Accident • Supreme Personal Accident • Autoguard |
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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,
40-01, Q Sentral, 2A Jalan Stesen Sentral 2,
KL Sentral, 50470 Kuala Lumpur, Malaysia
Tel: 03-26338999 Fax: 03-26338998 Talian bebas tol: 1800 88 1629
Email: customerservice@pacificinsurance.com.my Lamanweb: www.pacificinsurance.com.my

12. Acknowledgement

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.

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.