

**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.

**Motor Insurance  
(Comprehensive Cover)**

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

This policy provides insurance against liabilities to other parties for injury or death, damage to other parties' property and accidental or fire damage to your vehicle or theft of your vehicle.

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

This policy covers third party bodily injury and death, third party property loss or damage, loss or damage to your own vehicle due to accidental fire, theft or accident. Optional benefits that you may wish to purchase by paying additional premium are:

- Windscreen Damage;
- Legal Liability to Passengers;
- Legal Liability of Passengers;
- Damage Arising from Flood and Landslide, Strike, Riot, Civil Commotion;
- Additional Name Drivers;
- Reimbursement of Betterment Cost (Non-Tariff);
- Inconvenience Allowance (Non-Tariff);
- Private Hire Car (Non-Tariff);
- Financial Guarantee Asset Protection Insurance (Non-Tariff); and so on.

Duration of cover is for one year. You need to renew the insurance cover annually.

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

The premium payable will be based on various rating factors, such as Sum Insured, Vehicle Make and Model, Cubic Capacity, Insured Age, Insured Gender, State etc. The loading and excess may apply depending on the underwriting requirements of The Pacific Insurance Berhad. The Total premium that you have to pay may vary depending on the No-Claim-Discount (NCD) entitlement and the underwriting requirements of the Pacific Insurance Berhad.

**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.

**Importance of Disclosure**

You must disclose all material facts such as previous accidents and modification to engines. You must ensure that your vehicle is insured at the appropriate market value.

**Excess**

This is the amount of loss you have to bear in the event of a claim.

**Sum Insured**

This is the maximum amount we will pay you in the event your car is stolen or destroyed by a covered event. There are 3 ways of establishing the Sum Insured for your car:

**(1) Agreed Value (B087)**

Applicable for Private Car Comprehensive only. This is the maximum amount that you will be received after less Excess (if applicable) if your car is stolen or total loss.

**How to insure your car on agreed value basis?**

- (a) The age of your car should be between 0 year to 15 years;
- (b) The make/model of your car must not fall within our excluded models, e.g., pickup trucks or high-performance sports vehicles;
- (c) Your policy sum insured may be based on the market value provided by the industry's ISM-ABI market valuation system or you may opt for any value within our Recommended Sum Insured Range in our point-of-sale system; and
- (d) The sum insured must be within RM20,000 and RM1,000,000.

**(2) Reference to Motor Vehicle Market Valuation System (B113)**

This is applicable for Private Car Comprehensive. The Sum Insured of your car shall be determined by the industry's ISM-ABI market valuation system at the point of purchasing your policy and at the time of loss.

**(3) Market Value**

Sum Insured on Market Value basis is generally used where market valuation of your car is not available in the ISM-ABI system. Market value generally refers to the reasonable cost to purchase another Car of the same make, model, age and general condition similar to your car, at the time of loss. The market value may be determined by the Head Office of the Car franchise-holder or by an Adjuster registered under the Financial Services Act 2013,

\*Link to ISM-ABI system for vehicle market value inquiry: <https://www.mycarinfo.com.my/MarketValue>.

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

This policy does not cover certain losses, such as your own death or bodily injury due to a motor accident and your liability against claims from passengers in your vehicle, loss, damage or liability arising from an act of nature i.e. flood, storm or landslide. This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.

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

You may cancel your policy by giving a written notice to The Pacific Insurance Berhad. Upon cancellation, you are entitled to a refund of the premium based on short-period rates, where any minimum premium paid under the policy is not refundable.

**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?**

The Pacific Insurance Berhad must be notified in writing with full details as soon as possible after an event which may become the subject of a claim under this policy. All accidents must be reported to the Police as required by Law. After lodging a police report, your car can be sent to any repair workshops approved by Persatuan Insurans Am Malaysia (PIAM). In the case of any windscreen damage or breakage, where windscreen add-on is extended, your car can be sent to any windscreen repair shops, as well as any repair workshops approved by Persatuan Insurans Am Malaysia (PIAM).

For the full list of PIAM approved workshops, please refer to the link below:

<https://piam.org.my/consumer-industry-pars-search-for-piam-approved-repairers/>

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

Other types of motor insurance covers are available which including but not limited to:

- (a) Third Party Cover
- (b) Third Party, Fire and Theft Cover

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

Should you require additional information about motor insurance, please contact:

The Pacific Insurance Berhad,  
40.01, Q Sentral, 2A Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia.  
Tel: +603-2633 8999 Fax: +03-2633 8998 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. 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 MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. IF YOUR VEHICLE SHALL AT THE TIME OF HAPPENING OF ANY LOSS OR DAMAGE BE INSURED FOR A SUM LESSER THAN ITS MARKET VALUE, YOU SHALL BE CONSIDERED AS BEING YOUR OWN INSURER FOR THE DIFFERENCE AND SHALL BEAR THE RATEABLE PROPORTION OF THE LOSS ACCORDINGLY. PROVIDED ALWAYS THAT THIS SHALL NOT APPLY UNLESS THE MARKET VALUE AT THE TIME OF THE LOSS EXCEEDS THE INSURED VALUE BY 10% OR MORE. YOU SHOULD READ AND UNDERSTAND THE**

**INSURANCE POLICY AND DISCUSS WITH THE INSURANCE AGENT OR CONTACT THE PACIFIC INSURANCE BERHAD DIRECTLY FOR MORE INFORMATION.**

**THE INFORMATION PROVIDED IN THIS DISCLOSURE SHEET IS VALID AS AT 28 DECEMBER 2022.**