

Pacific Flexi Plan



www.pacificinsurance.com.my

FAIR AND FRIENDLY

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact The Pacific Insurance Berhad or PIDM (visit www.pidm.gov.my).

Manfaat-manfaat yang dibayar di bawah sijil/polisi/produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi The Pacific Insurance Berhad atau PIDM (layari www.pidm.gov.my).

This policy provides compensation in the event of injuries, disability or death caused solely by an accident.

Benefits :-

- Accidental Death and Permanent Disability.
- Medical expenses due to Accident.
- Double Indemnity Benefit for Accidental Death or total paralysis or loss of two limbs whilst travelling as a fare paying passenger on any mode of public transport.
- Renewal Bonus *,5% up to maximum of 40%.
- Compassionate Allowance, of RM2,000.
- Repatriation Expenses, up to to RM5,000.
- Death due to Dengue Haemorrhagic fever, of RM5,000.00
- Purchase of Prothesis and Wheelchair, up to RM5,000.

Optional Benefits

- Weekly Benefit due to Accident.
- Hospital Income due to Accident.

PREMIUM TABLE FOR SELF AND/OR SPOUSE C1 AND C2

| Sum Insured (RM) | | Annual Premium (RM) Self and/or Spouse C1 and C2 | | | | | | | |
|--|---------------------------|---|-------|---------------|-------|---------------|-----|---------------|-------|
| PLAN M: AD/PD+ME | | Self or spouse | | Self & Spouse | | Self & Child | | Self & Family | |
| Accidental Death/ Permanent Disability AD/PD | Medical Expenses ME | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM |
| 100,000 | 3,000 | M1A | 160 | M1B | 280 | M1C | 270 | M1D | 390 |
| 200,000 | 4,000 | M2A | 290 | M2B | 510 | M2C | 475 | M2D | 695 |
| 250,000 | 5,000 | M3A | 345 | M3B | 615 | M3C | 560 | M3D | 830 |
| 500,000 | 7,000 | M5A | 625 | M5B | 1,055 | M5C | 900 | M5D | 1,330 |
| 750,000 | 9,000 | M8A | 905 | | | | | | |
| 1,000,0000 | 10,000 | M0A | 1,180 | | | | | | |

| Sum Insured (RM) | | | |
|--|---------------------------|----------------------|--|
| PLAN W: AD/PD+ME+WB/HI | | | |
| Accidental Death/ Permanent Disability AD/PD | Medical Expenses ME | Weekly Benefit WB | Hospital Income , Per day, up to 100 days HI |
| 100,000 | 3,000 | 100 | 100 |
| 200,000 | 4,000 | 150 | 100 |
| 250,000 | 5,000 | 200 | 150 |
| 500,000 | 7,000 | 300 | 150 |
| 750,000 | 9,000 | 400 | 200 |
| 1,000,0000 | 10,000 | 500 | 200 |

| Annual Premium (RM) Self and/or Spouse C1 and C2 | | | | | | | |
|--|-------|---------------|-------|--------------|-------|---------------|-------|
| Self or spouse | | Self & Spouse | | Self & Child | | Self & Family | |
| Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM |
| W1A | 230 | W1B | 410 | W1C | 340 | W1D | 520 |
| W2A | 395 | W2B | 710 | W2C | 580 | W2D | 895 |
| W3A | 485 | W3B | 865 | W3C | 700 | W3D | 1,080 |
| W5A | 835 | W5B | 1,455 | W5C | 1,110 | W5D | 1,730 |
| W8A | 1,185 | | | | | | |
| W0A | 1,530 | | | | | | |

PREMIUM TABLE FOR SELF C3 or C4 AND SPOUSE C1 OR C2 AND VICE VERSA

| Sum Insured (RM) | | Annual Premium (RM) Self C3 or C4 and Spouse C1 or C2 and vice versa | | | | | | | |
|--|---------------------------|---|-----|---------------|-----|---------------|-----|---------------|-----|
| PLAN G: AD/PD+ME | | Self or spouse | | Self & Spouse | | Self & Child | | Self & Family | |
| Accidental Death/ Permanent Disability AD/PD | Medical Expenses ME | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM |
| 100,000 | 3,000 | G1A | 280 | G1B | 400 | G1C | 420 | G1D | 540 |
| 200,000 | 4,000 | G2A | 500 | G2B | 720 | G2C | 735 | G2D | 955 |
| 250,000 | 5,000 | G3A | 610 | | | | | | |

| Sum Insured (RM) | | | | | | | |
|---|---------------------------|----------------------|-----|--|-----|---------------|-------|
| PLAN F: AD/PD+ME+WB/HI | | | | | | | |
| Accidental Death/ Permanent Disability AD/PD | Medical Expenses ME | Weekly Benefit WB | | Hospital Income , Per day, up to 100 days HI | | | |
| 100,000 | 3,000 | 100 | | 100 | | | |
| 200,000 | 4,000 | 150 | | 100 | | | |
| 250,000 | 5,000 | 200 | | 150 | | | |
| Annual Premium (RM) Self C3 or C4 and/or Spouse C1 or C2 and vice versa | | | | | | | |
| Self or spouse | | Self & Spouse | | Self & Child | | Self & Family | |
| Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM |
| F1A | 380 | F1B | 560 | F1C | 520 | F1D | 700 |
| F2A | 645 | F2B | 960 | F2C | 880 | F2D | 1,195 |
| F3A | 790 | | | | | | |

PREMIUM TABLE FOR SELF C3 or C4 AND SPOUSE C3 OR C4

| Sum Insured (RM) | | Annual Premium (RM) Self C3 or C4 and Spouse C3 or C4 | | | | | | | |
|--|---------------------------|--|-------|---------------|-----|---------------|-----|---------------|-------|
| PLAN R: AD/PD+ME | | Self or spouse | | Self & Spouse | | Self & Child | | Self & Family | |
| Accidental Death/ Permanent Disability AD/PD | Medical Expenses ME | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM |
| | | 100,000 | 3,000 | R1A | 280 | R1B | 490 | R1C | 420 |
| 200,000 | 4,000 | R2A | 500 | R2B | 880 | R2C | 735 | R2D | 1,115 |
| 250,000 | 5,000 | R3A | 610 | | | | | | |

| Sum Insured (RM) | | | | | | | |
|---|---------------------------|----------------------|-------|--|-----|---------------|-------|
| PLAN P: AD/PD+ME+WB/HI | | | | | | | |
| Accidental Death/ Permanent Disability AD/PD | Medical Expenses ME | Weekly Benefit WB | | Hospital Income , Per day, up to 100 days HI | | | |
| 100,000 | 3,000 | 100 | | 100 | | | |
| 200,000 | 4,000 | 150 | | 100 | | | |
| 250,000 | 5,000 | 200 | | 150 | | | |
| Annual Premium (RM) Self C3 or C4 and Spouse C3 or C4 | | | | | | | |
| Self or spouse | | Self & Spouse | | Self & Child | | Self & Family | |
| Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM |
| P1A | 380 | P1B | 680 | P1C | 520 | P1D | 820 |
| P2A | 645 | P2B | 1,160 | P2C | 880 | P2D | 1,390 |
| P3A | 790 | | | | | | |

RIDERS ATTACHING TO PACIFIC FLEXI PLAN

a. Pacific Flexi Plan Plus Rider TABLE OF BENEFITS :-

| BENEFITS | <input type="checkbox"/> Plus 1 | <input type="checkbox"/> Plus 2 | <input type="checkbox"/> Plus 3 |
|---|---------------------------------|---------------------------------|---------------------------------|
| | (RM) | (RM) | (RM) |
| Monthly living Benefit up to 24 months in the event of Total Permanent Disability | 1,000 per month | 2,000 per month | 3,000 per month |
| Inconvenience and Recuperative Allowance for Hospitalisation for more than 48 hours as a result of bodily injury suffered due to Snatch Theft , Assault, Buglary & Domestic Maid Violence | 1,000 | 2,000 | 3,000 |
| Hospital Income up to 60 days , if hospitalised in the intensive care unit of a Hospital as a result of bodily injury due to an Accident | 200 per day | 400 per day | 600 per day |
| Additional Hospital income up to 60 days, if hospitalised as a result of bodily injury suffered due to Snatch Theft, Assault, Buglary & Domestic Maid Violence | 100 per day | 200 per day | 300 per day |
| Traditional treatment (per accident) | 35 per visit up to 500 | 35 per visit up to 750 | 35 per visit up to 1,000 |
| Additional Death benefit for death due to Dengue Haemorrhagic Fever, Japanese Encephalitis, Malaria or Chikungunya | 10,000 | 20,000 | 30,000 |
| Physiotherapy treatment reimbursement up to 2 months for any one Accident | 500 per month | 1,000 per month | 1,500 per month |

ANNUAL PREMIUM

| Occupation Class 1 & 2 | Plus 1 | Plus 2 | Plus 3 |
|------------------------|-----------------------------|------------------------------|------------------------------|
| | (RM) | (RM) | (RM) |
| Self or Spouse | <input type="checkbox"/> 30 | <input type="checkbox"/> 60 | <input type="checkbox"/> 90 |
| Self & Spouse | <input type="checkbox"/> 55 | <input type="checkbox"/> 110 | <input type="checkbox"/> 165 |
| Self & Child | <input type="checkbox"/> 50 | <input type="checkbox"/> 100 | <input type="checkbox"/> 150 |
| Self & Family | <input type="checkbox"/> 70 | <input type="checkbox"/> 140 | <input type="checkbox"/> 210 |

| Occupation Class 3 & 4 | Plus 1 | Plus 2 | Plus 3 |
|------------------------|------------------------------|------------------------------|------------------------------|
| | (RM) | (RM) | (RM) |
| Self or Spouse | <input type="checkbox"/> 65 | <input type="checkbox"/> 130 | <input type="checkbox"/> 200 |
| Self & Spouse | <input type="checkbox"/> 120 | <input type="checkbox"/> 240 | <input type="checkbox"/> 355 |
| Self & Child | <input type="checkbox"/> 110 | <input type="checkbox"/> 220 | <input type="checkbox"/> 325 |
| Self & Family | <input type="checkbox"/> 155 | <input type="checkbox"/> 305 | <input type="checkbox"/> 455 |

b. Travel Rider Premier TABLE OF BENEFITS :-

| BENEFITS | Maximum amount (RM) per overseas journey |
|--|---|
| Overseas Medical Expenses | |
| Limit for proposer/spouse | 200,000 |
| Limit for each child | 100,000 |
| Limit for all child | 300,000 |
| Limit for all insured persons | 600,000 |
| Emergency Medical Evacuation and Repatriation, due to Accident | |
| Limit for each insured person | 300,000 |
| Limit for all insured persons | 1,000,000 |
| Emergency Medical Evacuation or Repatriation due to sudden an unexpected sickness | |
| Limit for each insured person | 150,000 |
| Limit for all insured persons | 500,000 |
| Overseas Hospital Income | |
| Limit for each insured person | 300 per day up to max of 6,000 |
| Overseas Compassionate visit expenses | |
| Limit for each insured person | 5,000 |
| Trip Cancellation | |
| Limit for each insured person | 7,500 |
| Trip Curtailment | |
| Limit for each insured person | 7,500 |
| Damage or Loss of Luggage, Personal effects & loss of travel documents | |
| Limit for each insured person | 500 per article, up to max 7,500 |
| Damage or loss of personal portable business equipment | |
| Limit for each insured person | 1,500 |
| Flight Delay | |
| Limit for each insured person | 200 every 6 hours delay up to maximum 2,000 |
| Baggage Delay | |
| Limit for each insured person | 500 every 8 hours delay up to maximum 2,000 |
| Personal Liability | |
| Limit for each insured person and/or | 1,000,000 |
| Limit for all insured persons | |
| Missed connection of flight | |
| Limit for each insured person | 200 every 6 hours delay up to maximum 1,000 |

| BENEFITS | Maximum amount (RM) per overseas journey |
|--|---|
| Missed departure of flight | |
| Limit for each insured person | Up to 1,000 |
| Aircraft Hijacking | |
| Limit for each Insured Person | 500 every 24 hours up to maximum 2,000 |
| Loss of Personal Money | |
| Limit for each Insured Person | 750 |
| Loss of travel fares paid due to abscondment or insolvency of travel agency | |
| Limit for each insured person | 3,000 per event |

| PLAN | ANNUAL PREMIUM | |
|---------------|-----------------------|---------------------------|
| | ASIA (RM) | INTERNATIONAL (RM) |
| Self | 250 | 275 |
| Self & spouse | 488 | 538 |
| Self & family | 688 | 758 |

Extensions

- Natural perils such as Earthquake, Tsunami
- Unprovoked murder and assault
- Strike, Riot and Civil Commotion
- Accidental Drowning or Accidental Suffocation
- Accidental Food and Drinks Poisoning
- Insect bites
- Scuba diving (up to 30 meters)

General Exclusions

- Acts of War
- Suicide
- Willful self-injury
- Pregnancy and child birth
- Pre-existing physical or mental defects
- Nuclear , Chemical & Biological terrorism

Note : This list is non-exhaustive. Please refer to the sample policy/policy contract for the full list of exclusion.

Eligibility

Insured person

Age : 16 to 65 years old, renewable to 70 years old

Child : Between age of 12 months & 18 years old, up to 24th birthday if as full time student.

Class classification: Class 1 to Class 4

Note : Class 3 & 4 are referred occupation

- Class 1 - Occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places
- Class 2 - Occupations involving work of a supervisory nature or travelling outside office for business purposes but not engaging in manual labour.
- Class 3 - Occupations involving occasional or regular manual work not particularly hazardous in nature but involving the use of tools or machinery (not using woodworking machinery).
- Class 4 - Occupations involving regular manual work particularly hazardous in nature involving the use of tools or machinery.

Child Benefits: Accidental Death/Permanent Disablement is 20% of the Adult's Sum Insured & 100% for other benefits.

Weekly Benefit , Hospital Income & Renewal Bonus are not applicable to child.

The benefits for spouse is 100% of the Insured's amount.

The selected plan for Self& Spouse must fall within the same group. (M,W,R,P,G or F)

Personal Data Protection Act 2010 ("PDPA") Notification to customers of The Pacific Insurance Berhad ("TPIB")

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to www.pacificinsurance.com.my for details of TPIB PDPA privacy notice.

Polisi ini memberi pampasan sekiranya berlaku kecederaan, hilang upaya atau kematian disebabkan oleh kemalangan.

Manfaat:-

- Kematian Kemalangan & Hilang Upaya Kekal
- Perbelanjaan Perubatan disebabkan Kemalangan
- Indemniti Berganda atau kelumpuhan menyeluruh atau hilang dua anggota badan semasa mengembara sebagai penumpang yang membayar tambang di dalam mana-mana pengangkutan awam.
- Bonus Pembaharuan *,5% sehingga maksimum 40%.
- Elaun Belas Ihsan , RM2,000.
- Perbelanjaan Penghantaran Pulang, RM5,000.
- Manfaat Kematian disebabkan Demam Denggi Berdarah, RM5,000.00
- Protisis dan Kerusi Roda sehingga RM5,000.

Manfaat Opsyenal

- Manfaat Mingguan disebabkan Kemalangan
- Pendapatan Hospital disebabkan Kemalangan

JADUAL PREMIUM UNTUK DIRI SENDIRI DAN/ATAU PASANGAN K1 DAN K2

| Jumlah Diinsuranskan (RM) | | Premium Tahunan (RM) Diri Sendiri dan/atau Pasangan K1 dan K2 | | | | | | | |
|-----------------------------------|---------------------------|--|-------|---------------------------|-------|-----------------------|-----|---------------------------|-------|
| PELAN M: AD/PD+ME | | | | | | | | | |
| Kematian/Hilang Upaya Kekal AD/PD | Perbelanjaan Perubatan ME | Diri Sendiri atau Pasangan | | Diri Sendiri dan Pasangan | | Diri Sendiri dan Anak | | Diri Sendiri dan Keluarga | |
| | | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM |
| 100,000 | 3,000 | M1A | 160 | M1B | 280 | M1C | 270 | M1D | 390 |
| 200,000 | 4,000 | M2A | 290 | M2B | 510 | M2C | 475 | M2D | 695 |
| 250,000 | 5,000 | M3A | 345 | M3B | 615 | M3C | 560 | M3D | 830 |
| 500,000 | 7,000 | M5A | 625 | M5B | 1,055 | M5C | 900 | M5D | 1,330 |
| 750,000 | 9,000 | M8A | 905 | | | | | | |
| 1,000,0000 | 10,000 | M0A | 1,180 | | | | | | |

| Jumlah Diinsuranskan (RM) | | | |
|-----------------------------------|---------------------------|----------------------|--|
| PELAN W: AD/PD+ME+WB/HI | | | |
| Kematian/Hilang Upaya Kekal AD/PD | Perbelanjaan Perubatan ME | Pampasan Mingguan WB | Pendapatan Hospital Sehari, hingga 100 hari HI |
| 100,000 | 3,000 | 100 | 100 |
| 200,000 | 4,000 | 150 | 100 |
| 250,000 | 5,000 | 200 | 150 |
| 500,000 | 7,000 | 300 | 150 |
| 750,000 | 9,000 | 400 | 200 |
| 1,000,0000 | 10,000 | 500 | 200 |

| Premium Tahunan (RM) Diri Sendiri dan/atau Pasangan K1 dan K2 | | | | | | | |
|---|-------|---------------------------|-------|-----------------------|-------|---------------------------|-------|
| Diri Sendiri atau Pasangan | | Diri Sendiri dan Pasangan | | Diri Sendiri dan Anak | | Diri Sendiri dan Keluarga | |
| Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM |
| W1A | 230 | W1B | 410 | W1C | 340 | W1D | 520 |
| W2A | 395 | W2B | 710 | W2C | 580 | W2D | 895 |
| W3A | 485 | W3B | 865 | W3C | 700 | W3D | 1,080 |
| W5A | 835 | W5B | 1,455 | W5C | 1,110 | W5D | 1,730 |
| W8A | 1,185 | | | | | | |
| W0A | 1,530 | | | | | | |

JADUAL PREMIUM UNTUK DIRI SENDIRI K3 ATAU K4 DAN PASANGAN K1 ATAU K2 DAN SEBALIKNYA

| Jumlah Diinsurankan (RM) | | Premium Tahunan (RM) Diri Sendiri K3 atau K4 dan Pasangan K1 atau K2 dan sebaliknya | | | | | | | |
|-----------------------------------|---------------------------|--|-------|---------------------------|-----|-----------------------|-----|---------------------------|-----|
| PELAN G: AD/PD+ME | | Diri Sendiri atau Pasangan | | Diri Sendiri dan Pasangan | | Diri Sendiri dan Anak | | Diri Sendiri dan Keluarga | |
| Kematian/Hilang Upaya Kekal AD/PD | Perbelanjaan Perubatan ME | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM |
| | | 100,000 | 3,000 | G1A | 280 | G1B | 400 | G1C | 420 |
| 200,000 | 4,000 | G2A | 500 | G2B | 720 | G2C | 735 | G2D | 955 |
| 250,000 | 5,000 | G3A | 610 | | | | | | |

| Jumlah Diinsurankan (RM) | | | |
|-----------------------------------|---------------------------|----------------------|--|
| PELAN F: AD/PD+ME+WB/HI | | | |
| Kematian/Hilang Upaya Kekal AD/PD | Perbelanjaan Perubatan ME | Pampasan Mingguan WB | Pendapatan Hospital Sehari, hingga 100 hari HI |
| 100,000 | 3,000 | 100 | 100 |
| 200,000 | 4,000 | 150 | 100 |
| 250,000 | 5,000 | 200 | 150 |

| Premium Tahunan(RM) Diri Sendiri K3 atau K4 dan Pasangan K1 atau K2 dan sebaliknya | | | | | | | |
|--|-----|---------------------------|-----|-----------------------|-----|---------------------------|-------|
| Diri Sendiri atau Pasangan | | Diri Sendiri dan Pasangan | | Diri Sendiri dan Anak | | Diri Sendiri dan Keluarga | |
| Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM |
| F1A | 380 | F1B | 560 | F1C | 520 | F1D | 700 |
| F2A | 645 | F2B | 960 | F2C | 880 | F2D | 1,195 |
| F3A | 790 | | | | | | |

JADUAL PREMIUM UNTUK DIRI SENDIRI K3 ATAU K4 DAN PASANGAN K3 ATAU K4

| Jumlah Diinsuranskan (RM) | | Premium Tahunan (RM) | | | | | | | |
|-----------------------------------|---------------------------|---|-----|---------------------------|-----|-----------------------|-----|---------------------------|-------|
| PELAN R: AD/PD+ME | | Diri Sendiri K3 atau K4 dan Pasangan K3 atau K4 | | | | | | | |
| Kematian/Hilang Upaya Kekal AD/PD | Perbelanjaan Perubatan ME | Diri Sendiri atau Pasangan | | Diri Sendiri dan Pasangan | | Diri Sendiri dan Anak | | Diri Sendiri dan Keluarga | |
| | | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM |
| 100,000 | 3,000 | R1A | 280 | R1B | 490 | R1C | 420 | R1D | 630 |
| 200,000 | 4,000 | R2A | 500 | R2B | 880 | R2C | 735 | R2D | 1,115 |
| 250,000 | 5,000 | R3A | 610 | | | | | | |

| Jumlah Diinsuranskan (RM) | | | | | | | |
|--|-----|---------------------------|-------|-----------------------|-----|--|-------|
| PELAN P: AD/PD+ME+WB/HI | | | | | | | |
| Kematian/Hilang Upaya Kekal AD/PD | | Perbelanjaan Perubatan ME | | Pampasan Mingguan WB | | Pendapatan Hospital Sehari, hingga 100 hari HI | |
| 100,000 | | 3,000 | | 100 | | 100 | |
| 200,000 | | 4,000 | | 150 | | 100 | |
| 250,000 | | 5,000 | | 200 | | 150 | |
| Premium Tahunan (RM) Diri Sendiri K3 atau K4 dan Pasangan K3 atau K4 | | | | | | | |
| Diri Sendiri atau Pasangan | | Diri Sendiri dan Pasangan | | Diri Sendiri dan Anak | | Diri Sendiri dan Keluarga | |
| Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM | Flexi Plan | RM |
| P1A | 380 | P1B | 680 | P1C | 520 | P1D | 820 |
| P2A | 645 | P2B | 1,160 | P2C | 880 | P2D | 1,390 |
| P3A | 790 | | | | | | |

TAMBAHAN KEPADA PACIFIC FLEXI PLAN

a. Pacific Flexi Plan Plus Rider JADUAL MANFAAT :-

| MANFAAT | <input type="checkbox"/> Plus 1 | <input type="checkbox"/> Plus 2 | <input type="checkbox"/> Plus 3 |
|---|--------------------------------------|--------------------------------------|--|
| | (RM) | (RM) | (RM) |
| Manfaat kehidupan bulanan sehingga 24 bulan jika berlaku Kehilangan Upaya Menyeluruh dan Kekal. | 1,000 sebulan | 2,000 sebulan | 3,000 sebulan |
| Elaun Kesulitan dan Pemulihan untuk kemasukan ke Hospital yang melebihi 48 jam akibat kecederaan badan yang dialami akibat Ragut, Serangan, Kecurian dan Keganasan Pembantu Rumah Domestik. | 1,000 | 2,000 | 3,000 |
| Pendapatan Hospital sehingga 60 hari, jika dimasukkan ke hospital di Unit Rawatan Rapi Hospital akibat kecederaan tubuh badan yang dialami akibat kemalangan. | 200 sehari | 400 sehari | 600 sehari |
| Pendapatan Hospital Tambahan untuk Kemasukan ke Hospital sehingga 60 hari akibat kecederaan badan yang dialami akibat Ragut, Serangan, Kecurian dan Keganasan Pembantu Rumah Domestik. | 100 sehari | 200 sehari | 300 sehari |
| Rawatan Tradisional (setiap kemalangan). | 35 untuk setiap lawatan sehingga 500 | 35 untuk setiap lawatan sehingga 750 | 35 untuk setiap lawatan sehingga 1,000 |
| Manfaat Kematian Tambahan untuk kematian akibat Demam Denggi Berdarah, Ensefalitis Jepun, Malaria atau Chikungunya. | 10,000 | 20,000 | 30,000 |
| Rawatan fisioterapi bayaran balik sehingga 2 bulan bagi mana-mana atau Kemalangan. | 500 sebulan | 1,000 sebulan | 1,500 sebulan |

PREMIUM TAHUNAN

| Pekerjaan Kelas 1 & 2 | Plus 1 | Plus 2 | Plus 3 |
|----------------------------|-----------------------------|------------------------------|------------------------------|
| | (RM) | (RM) | (RM) |
| Diri Sendiri atau Pasangan | <input type="checkbox"/> 30 | <input type="checkbox"/> 60 | <input type="checkbox"/> 90 |
| Diri Sendiri dan Pasangan | <input type="checkbox"/> 55 | <input type="checkbox"/> 110 | <input type="checkbox"/> 165 |
| Diri Sendiri dan Anak | <input type="checkbox"/> 50 | <input type="checkbox"/> 100 | <input type="checkbox"/> 150 |
| Diri Sendiri dan Keluarga | <input type="checkbox"/> 70 | <input type="checkbox"/> 140 | <input type="checkbox"/> 210 |

| Pekerjaan Kelas 3 & 4 | Plus 1 | Plus 2 | Plus 3 |
|----------------------------|------------------------------|------------------------------|------------------------------|
| | (RM) | (RM) | (RM) |
| Diri Sendiri atau Pasangan | <input type="checkbox"/> 65 | <input type="checkbox"/> 130 | <input type="checkbox"/> 200 |
| Diri Sendiri dan Pasangan | <input type="checkbox"/> 120 | <input type="checkbox"/> 240 | <input type="checkbox"/> 355 |
| Diri Sendiri dan Anak | <input type="checkbox"/> 110 | <input type="checkbox"/> 220 | <input type="checkbox"/> 325 |
| Diri Sendiri dan Keluarga | <input type="checkbox"/> 155 | <input type="checkbox"/> 305 | <input type="checkbox"/> 455 |

b. Travel Rider Premier JADUAL MANFAAT :-

| MANFAAT | Jumlah Maksima (RM) Setiap Perjalanan Luar Negara |
|--|--|
| Pendapatan Hospital Luar Negara | |
| Had untuk Anda atau Suami atau Isteri Anda | 200,000 |
| Had untuk setiap Anak Tanggungan | 100,000 |
| Had untuk semua Anak Tanggungan | 300,000 |
| Had untuk semua Orang Yang Diinsuranskan | 600,000 |
| Pemindahan dan Penghantaran Pulang Perubatan Kecemasan, disebabkan Kemalangan | |
| Had untuk setiap Orang Yang Diinsuranskan | 300,000 |
| Had untuk semua Orang Yang Diinsuranskan | 1,000,000 |
| Pemindahan dan Penghantaran Pulang Perubatan Kecemasan, disebabkan Sakit Yang Tiba –tiba dan Tidak Diduga | |
| Had untuk setiap Orang Yang Diinsuranskan | 150,000 |
| Had untuk semua Orang Yang Diinsuranskan | 500,000 |
| Pendapatan Hospital Luar Negara | |
| Had untuk setiap Orang Yang Diinsuranskan | 300 sehari sehingga maksima of 6,000 |
| Perbelanjaan Lawatan Belas Ihsan Luar Negara | |
| Had untuk setiap Orang Yang Diinsuranskan | 5,000 |
| Pembatalan Perjalanan | |
| Had untuk setiap Orang Yang Diinsuranskan | 7,500 |
| Pemendekan Perjalanan | |
| Had untuk setiap Orang Yang Diinsuranskan | 7,500 |
| Kerosakan atau Kehilangan Bagasi atau Barang Persendirian atau Kehilangan Dokumen Perjalanan | |
| Had untuk setiap Orang Yang Diinsuranskan | 500 setiap barang , sehingga maksima 7,500 |
| Kerosakan atau Kehilangan Peralatan Perniagaan Mudah Alih Peribadi | |
| Had untuk setiap Orang Yang Diinsuranskan | 1,500 |
| Kelewatan Penerbangan | |
| Had untuk setiap Orang Yang diinsuranskan | 200 setiap enam jam kelewatan, sehingga maksima 2,000 |
| Kelewatan Bagasi | |
| Had untuk setiap Orang Yang Diinsuranskan | 500 setiap lapan jam kelewatan, sehingga maksima 2,000 |

| MANFAAT | Jumlah Maksima (RM) Setiap Perjalanan Luar Negara |
|---|--|
| Liabiliti Diri | |
| Had untuk setiap Orang Yang Diinsuranskan | 1,000,000 |
| Had untuk semua Orang Yang Diinsuranskan | |
| Terlepas Penerbangan Sambungan | |
| Had untuk setiap Orang Yang Diinsuranskan | 200 setiap enam jam, sehingga maksima 1,000 |
| Terlepas Penerbangan Berlepas | |
| Had untuk setiap Orang Yang Diinsuranskan | 1,000 |
| Perampasan Pesawat Udara | |
| Had untuk setiap Orang Yang Diinsuranskan | 500 untuk setiap 24 jam, sehingga maksima 2,000 |
| Kehilangan Wang Persendirian | |
| Had untuk setiap Orang Yang Diinsuranskan | 750 |
| Kerugian Tambang Perjalanan Yang telah dibayar disebabkan agensi pelancongan melarikan diri atau tidak mampu bayar | |
| Had untuk setiap Orang Yang Diinsuranskan | 3,000 |

| PELAN | PREMIUM TAHUNAN | |
|---------------------------|-----------------|-------------------|
| | ASIA (RM) | ANTARABANGSA (RM) |
| Diri Sendiri | 250 | 275 |
| Diri Sendiri dan Pasangan | 488 | 538 |
| Diri Sendiri dan Keluarga | 688 | 758 |

Pelanjutan tambahan

- Bencana/Malapetaka Alam seperti Gempa bumi, Tsunami
- Pembunuhan atau Serangan tanpa provokasi
- Mogok, Rusuhan dan Kekacauan Awam
- Lemas akibat Kemalangan atau Sesak Nafas akibat Kemalangan
- Keracunan Makanan dan Minuman yang tidak disengajakan
- Gigitan binatang atau Serangga yang tidak disengajakan
- Menyelam skuba (sehingga 30 meter)
- Kehilangan
- Pendedahan kepada elemen semulajadi

Pengecualian

- Peperangan
- Bunuh Diri
- Mencederakan diri sendiri
- Kehamilan dan melahirkan anak
- Kelemahan fizikal atau mental yang sedia ada
- Keganasan Nuklear, Kimia dan Biologi

Nota : Senarai ini tidak lengkap. Sila rujuk kepada sampel polisi/polisi kontrak untuk senarai penuh pengecualian di bawah polisi ini.

Kelayakan

Orang Yang Diinsuranskan

Umur : 16 to 65 tahun, boleh diperbaharui sehingga 70 tahun

Anak : Berumur 12 bulan hingga 18 tahun, sehingga umur 24 tahun jika adlah pelajar sepenuh masa

Kelas pekerjaan: Kelas 1 sehingga Kelas 4

Nota : Kelas 3 & 4 adalah pekerjaan rujukan

- Kelas 1 - Pekerjaan bukan tenaga buruh, yang melibatkan pengurusan atau pekerjaan yang hanya di pejabat sahaja atau di tempat yang tidak berbahaya.
- Kelas 2 - Pekerjaan yang melibatkan kerja-kerja penyeliaan atau di luar pejabat untuk tujuan perniagaan, tetapi tidak terlibat dengan kerja-kerja yang menggunakan tenaga buruh.
- Kelas 3 - Pekerjaan yang kadangkala atau biasa menggunakan tenaga buruh untuk kerja-kerja yang tidak berbahaya tetapi terlibat dengan kerja-kerja yang menggunakan peralatan dan mesin (tidak menggunakan mesin pertukangan kayu).
- Kelas 4 - Pekerjaan yang kadangkala atau biasa menggunakan tenaga buruh untuk kerja-kerja yang berbahaya dan terlibat dengan kerja-kerja yang menggunakan peralatan dan mesin berbahaya.

Manfaat Anak: Kematian Kemalangan/Hilang Upaya Kekal adalah 20% daripada jumlah diinsuranskan oleh orang dewasa dan 100% bagi manfaat lain.

Tiada pampasan mingguan, pendapatan hospital dan bonus pembaharuan bagi anak.

Manfaat pasangan adalah 100% daripada amaun yang diinsuranskan oleh Orang Yang diinsuranskan.

Pelan yang dipilih bagi Diri Sendiri dan Pasangan mestilah di dalam kumpulan yang sama (M,W,R,P,G atau F)

Akta Perlindungan Data Peribadi 2010 ("APDP") Pemberitahuan kepada pelanggan The Pacific Insurance Berhad ("TPIB")

Dibawah APDP, terdapat pelbagai syarat yang mengawal pemprosesan data peribadi. Sila rujuk di www.pacificinsurance.com.my untuk maklumat terperinci notis privasi TPIB APDP.

The Pacific Insurance Berhad (91603-K)

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Fax: 05-241 9393

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088-236 312 / 088-238 034
Fax: 088-232 195

Kuantan

Ground Floor, B36 Lorong Tun Ismail 11,
Jalan Tun Ismail 1, 25000 Kuantan, Pahang.
Tel: 09-514 2881 / 514 2882 / 514 2912
Fax: 09-514 2953

Kuching

1st Floor, Lot 212, Section 51,
Ban Hock Road, 93100 Kuching, Sarawak.
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082-256 508 / 082-254 679
Fax: 082-426 011

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Pangsapuri Kota Laksamana, 75200 Melaka.
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Fax: 04-228 1529 / 229 7849

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Wisma MCIS, Level B1 & 3A, Tower 2, Jalan Barat,
46200 Petaling Jaya, Selangor.
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Fax: 03-7453 8111

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Lot 2, Jalan Era Square 2,
Era Square, 70200 Seremban,
Negeri Sembilan.
Tel: 06-7675 066 / 06-7675 067
Fax: 06-7675 068

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31 Jalan Medan Taiping 2 Medan Taiping
34000 Taiping, Perak
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In case of emergency, please contact:

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