

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.

Super Protector Personal Accident

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).

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?

This policy covers: accidental death, permanent disablement, 24 hour worldwide , medical expenses, daily hospital cash allowance, personal liability , weekly benefit and as defined in the policy.

Plan	Occupation Classification	Principal Sum Insured (RM)	Medical Expenses Per Accident (RM)	Daily Hospital Cash (RM)	Personal Liability(RM)	Weekly Benefits (RM)	Schedule of Annual Premium (Ringgit Malaysia)
FOR CLASS 1 & CLASS 2				OCCUPATION ONLY			
1	1 & 2 only	50,000	3,500	75 per day	75,000	-	86
1A	1 & 2 only	50,000	3,500	75 per day	75,000	50 per week	116
2	1 & 2 only	100,000	4,500	75 per day	150,000	-	156
2A	1 & 2 only	100,000	4,500	75 per day	150,000	75 per week	196
3	1 & 2 only	150,000	5,500	75 per day	225,000	-	206
3A	1 & 2 only	150,000	5,500	75 per day	225,000	100 per week	266
4	1 & 2 only	200,000	6,500	100 per day	300,000	-	276
4A	1 & 2 only	200,000	6,500	100 per day	300,000	125 per week	346
5	1 & 2 only	300,000	7,500	100 per day	450,000	-	386
5A	1 & 2 only	300,000	7,500	100 per day	450,000	150 per week	466
6	1 & 2 only	500,000	8,500	175 per day	750,000	-	626
6A	1 & 2 only	500,000	8,500	175 per day	750,000	250 per week	806
7	1 & 2 only	750,000	9,500	175 per day	1,125,000	-	886
7A	1 & 2 only	750,000	9,500	175 per day	1,125,000	375 per week	1,086
8	1 & 2 only	1,000,000	10,000	225 per day	1,500,000	-	1,176
8A	1 & 2 only	1,000,000	10,000	225 per day	1,500,000	500 per week	1,426
FOR CLASS 3				OCCUPATION ONLY			
9	3 only	50,000	3,500	75 per day	75,000	-	143
9A	3 only	50,000	3,500	75 per day	75,000	50 per week	178
10	3 only	100,000	4,500	75 per day	150,000	-	243
10A	3 only	100,000	4,500	75 per day	150,000	50 per week	278
11	3 only	150,000	5,500	75 per day	225,000	-	353
11A	3 only	150,000	5,500	75 per day	225,000	50 per week	388
12	3 only	200,000	6,500	100 per day	300,000	-	483
12A	3 only	200,000	6,500	100 per day	300,000	75 per week	538
13	3 only	300,000	7,500	100 per day	450,000	-	733
13A	3 only	300,000	7,500	100 per day	450,000	75 per week	788

Occupation Classification

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).
Excluded Occupation	Divers, police, army/military and law enforcement officers, aircraft testers, pilots or crews, seamen and sea fishermen, racing drivers, jockeys, oil rig workers, sawyers and timber logging workers, firemen, war correspondents, steeplejacks, explosive handlers, underground and mining and professional sports activities.

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 occupation classification based on the table of benefits as stated above.

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 facts such as your occupation 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. 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
18 to 65 years old. Renewable up to 70 years old.

8. What are the major exclusions under this policy?
This policy does not cover death or injury caused by the following events: war risks, suicide and insanity, self inflicted injury, AIDS/HIV, childbirth, miscarriage and pregnancy, provoked murder or assault, flying except only as a fare paying passenger, any criminal or unlawful activities, professional sports, hazardous sports, racing (other than on foot), pace-making, speed or reliability trials, nuclear risks. 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.

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?
Upon the happening of any accident likely to give rise to a body injury claim under this policy, you shall within 30 days after the happening of the accident give written notice to The Pacific Insurance Berhad or the insurance agent.

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"> • Autoguard • Personal Accident • Bonus Personal Accident • Drivers & Passengers Personal Accident • Bonus Drivers & Passengers Personal Accident • Travelguard 	<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. 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.