

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.

HOME CONTENT INSURANCE

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 protection against loss or damage to household contents and personal effects belong to you or your family.

2. What are the covers or benefits provided?

The benefits provided under this policy can be explained as follows:

Protection Against:	
Fire and lightning, water damage, explosion, earthquake, windstorm, flood, malicious damage, impact, aircraft damage, riot and civil commotion and falling trees	Up to 100% sum of insured
Theft, by forcible and violent entry, of contents from your house	
Accidental damage	
Subsidence or landslip	
Occupier's liability of you and your family	Up to RM250,000.00 per incident
Loss of money	Up to RM500.00 per incident
Replacement of damaged locks and keys	Up to RM500.00 per incident
Loss or damage to your pedal cycles	Up to RM500.00 per incident
Debris removal	Limit RM2,000.00
Out of pocket expenses	Limit RM2,000.00
Repair of doors or windows	Limit RM1,000.00
Title deeds, or documents	Limit RM2,500.00
Coin, medal and stamp collections	Limit RM500.00
Fire brigade charges	Limit RM5,000.00
Freezer Food	Up to RM500.00 per incident
Order to evacuate by Government Authority	50% of sum insured
Duration of cover is for one year. You need to renew the insurance cover annually.	

Available Plans for selection:

There are ten (10) available plans as follows:

PLANS	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5	PLAN 6	PLAN 7	PLAN 8	PLAN 9	PLAN 10
Sum Insured (RM)	25,000	30,000	35,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000

Important notes:

- (i) All buildings relating to this insurance must be constructed of brick/concrete walls and roofed with tiles/asbestos, used solely for the purpose of dwelling (Construction Classification 1A).
- (ii) The sum insured that you selected should represent the full value of your contents. However, we will waive any penalty for underinsurance if at the time of any loss or damage the Sum Insured on Contents is less than the total cost of replacing all the insured Contents as new (less an allowance for wear and tear on items of carpets and other floor coverings, clothing, footwear, curtains, household linen, sporting equipment, toys, kitchenware and utensils) by not more than 25%.
- (iii) For sum insured of more than RM100,000, please refer to the company for quote.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the plan you choose. You may refer to the brochure for the premium.

4. Apart from the premium and the applicable Service Tax, what other fees and charges that I have to pay?

Commission paid to the insurance agent	15% 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.

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

Radioactive Contamination, War Risks, Act of Authorities, Sonic Bangs, Existing Damage.

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 written notice to The Pacific Insurance Berhad provided no claim has arisen during the current period of insurance. Refund of premium, however, is subject to the terms and conditions stipulated in the Policy.

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 with full details as soon as possible after an event which may become the subject of a claim under this policy

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

Other types of home insurance covers available are:

1. Householder and Houseowner (HHHO); and
2. HomeInsure Pro.

You may check them out at our website at www.pacificinsurance.com.my

11. Where can I get further information?

If you have any other enquiries, please contact:-

The Pacific Insurance Berhad

40-01, Q Sentral, 2A Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia.
(P.O. Box 12490, 50780 Kuala Lumpur, Malaysia.)

Tel: +603-2633 8999 Fax: +603-2633 8998 Toll Free Line: 1800 88 1629

Email: customerservice@pacificinsurance.com.my

Website: 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 MUST ENSURE THAT YOUR CONTENT IS INSURED AT THE APPROPRIATE AMOUNT. 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 Product Disclosure Sheet is valid as at 1 March 2024.