

**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.

**PACIFIC BIRDIE PLUS GOLFER'S 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](http://www.pidm.gov.my)).

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

This policy provides coverage for your liability to the public, golf clubs, bags and golfing equipment, personal accident benefits, personal effects, indemnity for Hole-in-One, medical expenses for golf caddy and optional cover for Insured's family.

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

<ul style="list-style-type: none"> <li>Public Liability indemnify for claims arising through injury to persons (including caddies) or damage to the property of Third Parties caused by the insured while playing golf on any golf course</li> <li>Personal Accident in the event of death or injury to the insured arising from an accident happening while playing golf occurring within twelve months of bodily injury (please refer to the scale of benefits as stated in the policy document</li> <li>Lost or damaged by any accident or misfortune at any recognized golf course or in transit thereto or therefrom to any of your golfing equipment (including club, bags and caddie cars) Including breakage of club</li> <li>Cost of replacing or repairing the Insured's Personal Effects (excluding watches, jewellery, trinkets, field glasses, cameras, portable radio sets, money, securities, stamps and motor vehicles and accessories)lost, damaged or destroyed by any accident or misfortune while at any golf club.</li> <li>Hole in one whilst playing at recognized golf course</li> <li>Medical expenses for Golf Caddy</li> <li><b>Optional Cover:</b></li> <li>Insured's Family – legal spouse and children below the age of 21</li> </ul>	<p>Up to RM750,000</p> <p>RM 350 in respect of any one golf club Up to a limit of RM 5,000 in respect of all loss or damage occurring during anyone period of insurance</p> <p>Up to a limit of RM 5,000</p> <p>RM 750 during normal days/RM2,000 during competition sanctioned by the golf course RM 500 per event</p>
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**3. How much premium do I have to pay?**

The total premium that you have to pay may vary depending on the plan.

**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	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.

**6. What are the general exclusions applying to the whole policy?**

This policy does not cover any occurrence directly or indirectly caused by or resulting from:

- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, mutiny, revolution, insurrection, military or usurped power or terrorism.
- Nuclear weapons material, ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of any nuclear fuel. For the purposes of this exclusion combustion shall include any self-sustaining process of nuclear fission.

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

You may cancel your policy at any time by notifying Us in writing and provided that no claim has arisen during the current period of insurance, we will refund you any premium for the unexpired period of insurance calculated at our usual short term rates.

**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 immediately after an event which may become the subject of a claim under this policy.

**10. 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.  
Tel: 03-2633 8999      Fax: 03-26338998      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)

**11. 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 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 of **1 March 2024**.