

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up the following product and please seek clarification from our Intermediary if you do not understand any of the terms herein.
Be sure to also read the general terms and conditions of the policy.

PACIFIC Personal Cyber 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?

The Personal Cyber Insurance (PCI) Policy is designed to cover You for financial or material losses arising directly from any unexpected cyber threats or events. Specific events covered are outlined in item 2 below.

2. What are the covers or benefits provided?

The policy provides cover for the following insured events and the coverage is on a worldwide basis.

INSURED EVENTS (for which you are covered)	LIMIT OF COVER (RM)
1.1 Electronic Fund Transfer Fraud (reimburse you for your financial loss arising directly from a cyber event, which you first discovered during the policy period)	2,500
1.2 Online Retail Fraud (reimburse you for your financial loss arising directly from an online marketplace fraud and, consequently, non-delivery, which you first discovered during the policy period)	1,000
1.3 Identity Theft (reimburse you for identify theft expenses arising directly from an identity theft, which you first discovered during the policy period)	500
1.4 Cyber Bullying (reimburse you for your cyber bullying expenses arising directly from cyber bullying that is first made against you in your personal capacity, during the policy period)	3,000
1.5 e-Commerce Purchase Protection (reimburse you for your material loss arising directly from non-delivery, accidental damage or theft of the product you purchased online during the policy period)	1,000

Some basic coverage information that You should be aware:

- Duration of cover is for one year. You need to renew your insurance policy annually in order to enjoy its coverage.
- "First Discovered" shall mean earliest possible discovery of the incident, which must be during the policy period and not exceeding 60 days from the date of occurrence.
- Our HELPLINE: +603-40657083 and/or our dedicated email: customer@dbglobal.co are provided for policyholders to seek immediate assistance to ensure you are appropriately advised when you first become aware of any fact or circumstances that may reasonably lead to a claim under the policy. In any such event, you are advised to call our HELPLINE or email us within 72 hours after you became aware of any such fact or circumstances.

3. How much premium You have to pay?

Gross premium payable for PCI policy is RM65.

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

Commission paid to the Intermediary (if any)	25% of gross premium
Stamp Duty	RM10.00

5. What are some of the key terms and conditions that You should be aware of?

Summary of key terms forming part of the PCI policy:

- (a) Financial loss applicable for Insured Event 1.1 Electronic Fund Transfer Fraud and 1.2 Online Retail Fraud is deemed to mean loss of funds from your personal online account with a financial institution or from your digital wallet with an online merchant. This includes any associated fees, penalties or interest levied by the financial institution or online merchant, and also plastic card charges that you have incurred, including any penalties or interest which have been levied by the financial institution. However, Financial Loss does not include any taxes, the loss of tax benefits, or fines and penalties imposed by law.

- (b) Identity theft is an Insured Event under 1.3, which mean the unauthorized and/or illegal use of your personal information by a third party without your consent for the purpose of obtaining goods, money or services. Reasonable and necessary expenses, including legal costs incurred or actual loss of income may be reimbursable with our prior written consent.
- (c) Cyber Bullying is an Insured Event under 1.4, which is to cover expenses for mitigating or to pursue legal action against a cyber bullying incident. Cyber bullying is simply about the bully posting malicious material online with intention to embarrass, humiliate or causing distress.
- (d) e-Commerce Purchase Protection under Insured Event 1.5 relates to material loss arising directly from non-delivery, accidental damage or theft of the product You purchased. Material loss under 1.5 means reasonable and necessary costs and expenses you incur, with our prior written consent to repair, replace or reinstate the product you purchased that was a subject of accidental damage or theft, including non-delivery during the delivery of the product.
- (e) Duty of care:
 - a) you must make sure your computer is used and maintained as recommended by manufacturer/supplier
 - b) take reasonable measures when disposing and destroying your computer system to protect your digital assets
 - c) take reasonable measures to safeguard your personal information, plastic cards and details of your accounts with financial institutions

Note: This list is non-exhaustive. Please take some time to read the Policy Wording or consult your intermediary for more details.

(f) Consumer and Non-Consumer Insurance Contract:

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 that you know or ought to know when answering questionnaires in our proposal form.

6. Is the policy subject to Cash Before Cover?

Yes, the full premium must be paid and received by Us or Our registered Intermediary before the commencement of the policy.

7. Eligibility

- (a) You should be 18 years and above.
- (b) You must be a Malaysian

Otherwise, you must seek the required approval before purchasing this product.

8. Number of Policy

You can purchase one policy only in respect of this insurance.

9. What are the major exclusions under this policy?

This policy does not cover:

1) Abnormal Conditions/State of Emergency/Mass Cyber-Attack

Any loss based upon, arising from or as consequence of any abnormal conditions or state of emergency as declared by the local authorities or mass cyber-attack except to the extent that you shall prove that such loss happened independently of such abnormal conditions or state of emergency as declared by the local authorities or mass cyber-attack.

Mass cyber-attack mean an assault launched by one cybercriminal or a group of cybercriminals using one or more computers against a single or multiple computers or networks.

2) Bodily injury

Any loss based upon, arising from or as a consequence of physical injury, sickness, disease, disability, shock, mental anguish, or mental injury, including required care, loss of services or death at any time resulting therefrom.

3) Business Activities

Any loss based upon, arising from or as a consequence of any activities carried out by you for trade, business or professional purposes, including any loss connected to an account with a financial institution that is used for trade, business or professional purposes.

- 4) Confidence Scams
Any loss based upon, arising from or as consequence of a confidence trick involving feigned intention towards you, such as romantic intentions, investments, contracts, loans and the like, gaining your confidence or affections, and then using that goodwill to commit fraud.
- 5) Currency
Any loss involving digital currency of any kind, virtual currency of any kind or cryptocurrency of any kind.
- 6) Dishonest Acts
Any loss based upon, arising from or as a consequence of any dishonest, criminal, malicious or fraudulent acts if you willingly participated in or directed such acts.
- 7) Indirect or Consequential Loss
Any direct or consequential loss of any nature, except as expressly provided for in this policy
- 8) Infrastructure Failure
Any loss based upon, arising from or as consequence of any outage in or disruption of electrical power or telecommunications services operated by a third party service provider.
- 9) Lost or Stolen Plastic Cards
Any loss based upon, arising from or as consequence of lost or stolen plastic cards.

Note: This list is non-exhaustive.

Please take some time to read the sample policy, policy contract and/or consult your intermediary for a better understanding of the full list of exclusions applicable in this policy.

10. Can You cancel your policy?

Yes, but if cancellation is on Your request, a 75% refund of the pro-rata premium equal to the unexpired period of this policy is payable. For this, a seven (7) days prior written notice is required.

If cancellation is necessary arising from the specific condition(s) mentioned in the policy, where we have initiated the cancellation by giving You at least seven (7) days prior notice in writing, we will then return promptly any premium actually paid by You.

11. What You need to do if there were changes to your contact or personal details?

It is important that you inform The Pacific Insurance Berhad of any such change to ensure that all correspondences reach you in a timely manner. Please call Us at 1800 88 1629 and/or write to Us at: customerservice@pacificinsurance.com.my.

12. How do You make a claim?

In the event of a claim, or that You become aware of any act or circumstances likely to result in a loss, you must notify The Pacific Insurance Berhad as soon as possible. It is important for you to call our HELPLINE: +603-40657083 (Your Incident Responder) and/or email Us at customercare@dbglobal.co within 72 hours after you are aware of the circumstances, so that necessary guidance could be provided to you on a timely basis. If a claim is apparent, You are to make a police report as soon as possible, preferably within 24 hours after the discovery.

13. Where can You get further information?

Should you require additional information about Personal Cyber Insurance (PCI), please refer to The Pacific Insurance Berhad (TPIB) website: <http://www.pacificinsurance.com.my/> or 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

OR
HELPLINE: +603-40657083 (Your Incident Responder) and/or email Us at customercare@dbglobal.co

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 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**.