

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.

PLAN75 PERSONAL ACCIDENT INSURANCE POLICY

This information provided in the Product Disclosure Sheet is valid as at 1 March 2024.

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 is a 24-hour worldwide Personal Accident insurance policy that provides coverage for death, permanent disablement, funeral or cremation expenses, and daily hospital income arising from an accident, as well as death due to dengue fever.

2. 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.

You should also be aware of the following:

- (a) Importance of disclosure - You must take reasonable care to disclose all material facts in the proposal form and check that the information you provide is accurate and correct.
- (b) The description of coverage in the Benefit table below is a brief summary for quick and easy reference. The precise terms and conditions that apply are in the policy document. You can request to view the insurance policy wordings before you sign up or read the wordings during the 15-days “free look period” from the date you receive this policy.
- (c) In the event of a conflict between the English and the translated versions of this PDS, the English version shall prevail.

Coverage:

The coverage provided by this policy can be summarised as follows:

NO.	BENEFIT	SUM INSURED (RM)
1.	DEATH , if occurring within twelve (12) calendar months from the date of Accident OR	100,000
2.	PERMANENT DISABLEMENT , if occurring within twelve (12) calendar months from the date of Accident :	
	(a) Total paralysis or complete insanity or injuries resulting in being Permanently bedridden; or	
	(b) Total loss by physical severance or total and irrecoverable loss of use of the undermentioned parts of the body:	
	i. Loss of arm or hand at wrist - one or both; or ii. Loss of leg - one or both; or iii. Total loss of sight of - one or both eyes	
3.	FUNERAL OR CREMATION ALLOWANCE for Death caused by Accident	2,000
4.	DEATH DUE TO DENGUE FEVER	10,000
5.	DAILY HOSPITAL INCOME	75 per day (up to 60 days)

Duration of contract is for 1 year. It may be renewed on each anniversary of the date of inception of the policy by payment of the premium determined by us at the time of renewal. The description of cover is a brief summary for quick and easy reference. The precise terms and conditions that apply are in the policy document. You can request to view the actual insurance policy before you sign up.

Limitations As to Payment of Benefits

The aggregate of all sum payable under Benefits 1 and 2 in respect of any one accident or within the policy year shall not exceed RM100,000, as allocated to the insured person in the policy schedule. If we have paid a total of the full sum insured to the insured person, the insurance in respect of such insured person under this policy will be automatically cancelled.

3. How much premium do I have to pay?

Effective from 1 March 2024, the total premium payable is RM81.00 which you may pay by cash, cheque or credit card.

The insurance cover for the insured person under this policy shall be for a period of one (1) year.

4. What are the fees and charges that I have to pay?

The following table outlines the fees and charges that are payable under PLAN75:

DESCRIPTION	(RM)
PREMIUM	75.00
Service Tax (SST at 8%)	6.00
Stamp Duty (waived until 2025)	-
TOTAL PAYABLE	81.00

- Service tax of 8% is levied on the premium of RM75.00, which is RM6.00, effective from 1 March 2024.

- Stamp duty is waived until 2025.
- 25% intermediary commission if agent is appointed.
- 25% rebate on premium is allowed if the policy is purchased directly at any of our servicing offices.

5. If I already have other personal accident policy, will I be entitled for the similar benefits under this policy in the event of an Accidental Death or Permanent Disablement?

Yes, you will be paid on top of your other personal accident policies in the event of an accidental death or permanent disablement. Do disclose to us the details of your other personal accident policies when purchasing this policy.

6. Who is Eligible to Apply?

Malaysians aged between 18 to 65 years old.

7. What are the major exclusions under this policy?

This policy does not cover death or injury caused by the following events, occupations and/or activities:

- (1) War risks, nuclear risks, HIV/AIDS, intentional self-injury, suicide, venereal disease, pre-existing illness and/or condition, childbirth, miscarriage and pregnancy, under alcohol intoxication, any criminal or unlawful activities, and communicable disease.
However, childbirth, miscarriage and pregnancy are covered if such events are solely and directly caused by an accident covered under this policy.
- (2) Taking part or engaging in the following:
 - (a) Hazardous Activities involving mountaineering necessitating the use of ropes and other climbing gears and equipment, offshore activities beyond 5km off any coastline which include rafting, canoeing and white-water rapids, bungee jumping, all aerial activities, underwater activities involving the use of compressed air or gas to a depth of more than 18m, racing (other than on foot or swimming) or trial of speed or reliability.
 - (b) While committing or trying to commit any criminal, unlawful or malicious act, including resistance to arrest and riding or driving without a valid driving licence.

This list is non-exhaustive. Please refer to the sample policy/policy wordings for the full list of exclusions under this policy.

8. Can I cancel my policy?

You may cancel this policy at any time by notifying us in writing.

If you cancel your policy within the 15 days “free look period” from the date you received your policy, we shall refund the entire premium you initially paid.

However, if you cancel your policy after the 15 days “free look period”, we shall refund you part of the premium for the unexpired period of cover on a pro-rata basis.

9. 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.

10. How do I make a claim?

Your claims notification can be made via email or through physical submission at our head office, any of our branches or to your insurance agent.

Claim documents required are: -

- (i) For Death claims: -
 - Claim form;
 - Death certificate;
 - Police report;
 - Post-mortem and toxicology report;
 - Copy of driving license (motor vehicle accident only).

Claim will be processed within five (5) working days of receipt of a claim notification with complete supporting documents provided to us.

(ii) For Permanent Disablement claims: -

- Claim form;
- Medical report by the attending doctor.

Claim will be processed within seven (7) working days of receipt of a claim notification with complete supporting documents provided to us.

(iii) For Daily Hospital Income claims: -

- Claim form;
- Medical report by the attending doctor;
- Copy of admission and discharge summary.

Claim will be processed within seven (7) working days of receipt of a claim notification with complete supporting documents provided to us.

Note: We reserve the rights to request for additional documents if necessary.

11. What other types of Personal Accident Insurance cover are available from The Pacific Insurance Berhad?

Other types of personal accident insurance covers are available at our website at <https://www.pacificinsurance.com.my/products/personal-accident/>.

12. 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, 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

13. 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.

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