

## PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up the following product.  
Be sure to also read the general terms and conditions of the policy.

### OVERSEAS STUDENT 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 24-hour worldwide plan that will compensate you for injury, disability or death caused by accidental means, and expenses incurred for Emergency Medical Evacuation.

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

Section	Benefits	Plan 1 (RM)	Plan 2(RM)	Short Term (RM)
1	Accidental death & Permanent Disablement	100,000	200,000	200,000
1.1	Double Indemnity	200,000	400,000	400,000
1.2	Renewal Bonus	Up to 50%	Up to 50%	Nil
2	Emergency Medical Evacuation & Repatriation	500,000	750,000	300,000
3	Cancellation prior to departure	10,000	20,000	10,000
4(1)	Medical Expenses for Injury	10,000	20,000	10,000
4(2)	Medical Expenses for Sickness	10,000	20,000	(Combined limit for Injury and Sickness)
5	Personal Liability	100,000	200,000	200,000
6	Baggage and Personal effects Limit per item	5,000 500	7,500 1,000	2,000 1,000
	Loss of Travel Documents	Not applicable	Not applicable	1,000
7	Loss of Money	150	150	150
8	Loss of Sponsorship Protection/Education Allowance	50,000	100,000	50,000
9	Study Interruption	10,000	20,000	20,000
10	Accommodation per day Maximum limit	400 2,500	400 5,000	400 4,000
11	Travel Delay (every 6 consecutive hours) Maximum limit	150 750	150 750	150 750
	<b>Annual Premium</b>	<b>605</b>	<b>896</b>	<b>Please refer to the Short Term Premium Table below</b>

#### Short Term Premium Table

Duration	Premium (RM)
4 months	310
5 months	370
6 months	450

**Note: Premium stated is inclusive of RM10 Stamp Duty.**

#### 3. 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

#### 4. 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.

#### 5. 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.

#### 6. Eligibility Age

16 to 55 years old.

#### 7. What are the major exclusions under this policy?

This policy does not cover death or injury caused by the following events: war risks, nuclear risks, HIV/AIDS, intentional self injury, suicide, venereal disease, pre-existing illness and/or condition, childbirth, miscarriage and pregnancy, any police or armed forces, naval or air force service or operations, flying or any aerial activities, any professional or semi-professional sporting activities, any criminal or unlawful activities.

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

#### 8. Optional Add-Ons available

Cash Benefit	PLAN A	PLAN B	PLAN C
Daily Hospital Income (RM) (Max. up to 30 days per <b>Period of Insurance</b> )	100	200	300
<b>Annual Add-on premium</b>	<b>40.00</b>	<b>65.00</b>	<b>80.00</b>

#### 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 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?

In the event of a claim, you or your legal personal representatives must notify The Pacific Insurance Berhad within fourteen (14) days after the happening of the accident and submit the completed claim form to The Pacific Insurance Berhad.

**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 at our website at [www.pacificinsurance.com.my](http://www.pacificinsurance.com.my)

**13. Where can I get further information?**

Should you require additional information about personal accident insurance, 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](mailto:customerservice@pacificinsurance.com.my)  
Website: [www.pacificinsurance.com.my](http://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.**

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