
















# INSURANS KEMALANGAN DIRI PA PRO



## MANFAAT

 Kematian Kemalangan / Hilang Upaya Kekal	 Belanja Perubatan (termasuk rawatan tradisional/sinseh)	 Tunai Harian Hospital (maksima 180 hari)	 Liabiliti Diri	 Manfaat Mingguan maksima 52 minggu
 Indemniti Berganda Dalam Pengangkutan Awam dan/atau semasa dalam perjalanan di luar negara	 Transfusi Darah	 <b>Bonus Pembaharuan : 10% peningkatan setiap tahun Jumlah Pokok Yang Diinsuranskan sehingga 100%.</b>	 Pembetulan gigi dan/atau Pembedahan Kosmetik	 Manfaat Penculikan - Perbelanjaan - Wang Ganjaran
 Hilang Upaya Kekal pada Genitalia (lelaki sehingga 60 tahun, perempuan sehingga 50 tahun)	 Bayaran Ambulan	 Belanja Pengebumian	 Elaun Perkabungan	 Prostesis /Kerusi Roda

### Lain-lain termasuk:-

- Belanja Repatriasi
- Manfaat kemasukan dan keluar hospital tanpa tunai
- Keguguran akibat kemalangan kenderaan bermotor
- Penjagaan Belas Ehsan
- Kecurian Ragut
- Perlindungan Pinjaman
- Penjagaan Kejururawatan di rumah
- Elaun Penjagaan Harian Keluarga (jika berkenaan)
- Perbelanjaan Pemulihan /Fisioterapi (jika berkenaan)
- Manfaat Kebakaran Parah
- Kematian atau Hilang Upaya Kekal akibat Ragut/Rompakan

## PERLANJUTAN

Lemas atau sesak nafas akibat kemalangan, Gigitan binatang atau ular, Serangga berbahaya atau keracunan makanan, Kegiatan Sukan Amatur, Koma, Kehilangan, Pendedahan, Menunggang Motosikal, Pembunuhan atau Serangan, Mogok, Rusuhan dan Kekecohan Awam, Rampasan, Pemburuan, Menyelam skuba, Sukan Air, Polo, Terjun Bungee dan Kemalangan akibat mabuk alkohol.

## JADUAL MANFAAT DAN PREMIUM

MANFAAT	PELAN 1	PELAN 2	PELAN 3	PELAN 4	PELAN 5
Kematian Kemalangan/Hilang Upaya Kekal	100,000	300,000	600,000	750,000	1,000,000
Belanja Perubatan	Sehingga 6,000	Sehingga 7,500	Sehingga 9,000	Sehingga 10,000	Sehingga 11,000
Manfaat Tunai Harian Hospital (maksima 180 days)	80	100	175	200	225
Liabiliti Diri	150,000	450,000	750,000	1,125,000	1,500,000
Manfaat Mingguan	75	150	250	375	500
Indemniti Berganda Dalam Pengangkutan Awam dan/atau perjalan semasa di luar negara	100,000	300,000	600,000	750,000	1,000,000
Tranfusi Darah (10% daripada Jumlah Pokok Yang Diinsuranskan)	10,000	30,000	60,000	75,000	100,000
Pembetulan gigi dan/atau Pembedahan Kosmetik	5,000	5,000	5,000	5,000	5,000
Hilang Upaya Kekal pada Genitalia	10,000	30,000	60,000	75,000	100,000
Manfaat Penculikan	5,000	5,000	5,000	5,000	5,000
1. Perbelanjaan	25,000	25,000	25,000	25,000	25,000
2. Wang Ganjaran	5,000	5,000	5,000	5,000	5,000
Bayaran Ambulans	Sehingga 1,000	Sehingga 1,000	Sehingga 1,000	Sehingga 1,000	Sehingga 1,000
Belanja Pengebumian	5,000	5,000	5,000	5,000	5,000
Elaun Perkabungan	10,000	30,000	60,000	75,000	100,000
Prostesis/Kerusi Roda	Sehingga 1,000	Sehingga 1,000	Sehingga 1,000	Sehingga 1,000	Sehingga 1,000
Belanja Repatriasi	Sehingga 10,000	Sehingga 10,000	Sehingga 10,000	Sehingga 10,000	Sehingga 10,000
Manfaat Kemasukan dan Keluar Hospital Tanpa Tunai	Sehingga 3,000	Sehingga 3,000	Sehingga 3,000	Sehingga 3,000	Sehingga 3,000
Keguguran Akibat Kemalangan Kenderaan Bermotor	1,000	1,000	1,000	1,000	1,000
Penjagaan Belas Ehsan	200 seminggu, sehingga 1,000	200 seminggu, sehingga 1,000	200 seminggu, sehingga 1,000	200 seminggu, sehingga 1,000	200 seminggu, sehingga 1,000
Kecurian Ragut	300	300	300	300	300
Perlindungan Pinjaman	3,000	5,000	7,500	7,500	7,500
Penjagaan kejururawatan di rumah	250 sebulan, sehingga 3,000	250 sebulan, sehingga 3,000	250 sebulan, sehingga 3,000	250 sebulan, sehingga 3,000	250 sebulan, sehingga 3,000
Elaun Penjagaan Harian Keluarga	Tidak Berkenaan	100	150	180	200
Perbelanjaan Pemulihan/Fisioterapi	Tidak Berkenaan	2,000	2,000	3,000	4,000
Manfaat Kebakaran Parah	1,000	2,000	3,000	4,000	5,000
Kematian atau Hilang Upaya Kekal disebabkan kecurian ragut/rompak	5,000	10,000	20,000	30,000	50,000

## PREMIUM TAHUNAN

KELAS	PELAN 1	PELAN 2	PELAN 3	PELAN 4	PELAN 5
I & II	248.00	482.00	788.00	1,022.00	1,356.00
III	391.00	874.00	Tidak Berkenaan		

## KLASIFIKASI PEKERJAAN

- Kelas I** Pekerjaan bukan tenaga buruh, yang melibatkan pengurusan atau pekerjaan yang hanya di pejabat sahaja atau di tempat yang tidak berbahaya.
- Kelas II:** Pekerjaan yang melibatkan kerja-kerja penyeliaan atau di luar pejabat untuk tujuan perniagaan, tetapi tidak terlibat dengan kerja-kerja yang menggunakan tenaga buruh.
- Kelas III:** Pekerjaan yang kadangkala atau biasa menggunakan tenaga buruh untuk kerja-kerja yang tidak berbahaya tetapi terlibat dengan kerja-kerja yang menggunakan peralatan dan mesin. (tidak menggunakan mesin pertukangan kayu).

## PEKERJAAN YANG DIKECUALIKAN

Penyelam, Polis, Tentera dan Pegawai Penguatkuasa Undang-Undang, Penguji kapal terbang, Juruterbang atau Krew, Pelaut dan Nelayan Laut, Pelumba Kenderaan, Joki, Pekerja Pelantar minyak, Penggergaji dan Pekerja Kayu Balak, Ahli Bomba, Pemberita Perang, Pekerja Pembaik Menara, Pekerja Pelabuhan, Pekerja yang terlibat dalam meruntuhkan bangunan, pengendali bahan letupan, pekerja terowong, perlombongan dan aktiviti sukan professional.

## PENGECCUALIAN

Polisi ini tidak melindungi kematian atau kecederaan yang disebabkan oleh kejadian berikut: risiko perang, risiko nuklear, HIV/AIDS, bunuh diri dan tidak siaman, kecederaan diri sendiri yang disengajakan, penyakit kelamin, melahirkan anak, keguguran dan kehamilan, atau sebarang aktiviti penerbangan, sebarang aktiviti sukan professional atau separa professional, sukan berbahaya, sebarang jenayah atau aktiviti yang menyalahi undang-undang. *Senarai ini tidak lengkap. Sila rujuk kepada sampel polisi/polisi kontrak untuk senarai penuh pengecualian dibawah polisi ini.*

## NOTA PENTING

**Kelayakan :** 18 hingga 70 tahun. Boleh diperbaharui sehingga 80 tahun. Anda hanya boleh membeli satu polisi sahaja bagi insurans ini. Manfaat Mingguan tidak digunapakai untuk Surirumah, Pelajar, Pesara atau Penganggur. Insurans ini tidak terpakai bagi warganegara Malaysia/Asing yang menetap di luar negara.

\* Tertakluk kepada Cukai Perkhidmatan yang berkenaan dan duti setem.  
\* Jumlah yang disebut adalah dalam MYR (Ringgit Malaysia).

Risalah ini bukan kontrak insurans. Maklumat lanjut mengenai perlindungan terdapat di dalam Polisi. Sekiranya versi Bahasa Inggeris dan Bahasa Malaysia tidak setara, versi Bahasa Inggeris akan digunapakai.

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# PA PRO INSURANCE



## BENEFITS



Accidental Death / Permanent Disablement



Medical Expense (including traditional treatment/sinseh)



Daily Hospital Income (maximum 180 days)



Personal Liability



Weekly Benefits maximum 52 weeks



Double Indemnity in Public Transport and/or travelling overseas



Blood Transfusion



Corrective Dental &/or Cosmetic Surgery



Kidnap Benefit - Expenses - Reward



Permanent Disablement to Genitalia (male up to 60 years of age, female up to 50 years of age)



Ambulance Fees



Funeral Expenses



Bereavement Allowance



Prostheses/ Wheelchair

### Others including:-

- Repatriation Expenses
- Cashless Hospital Admission
- Miscarriage due to Motor Vehicle Accident
- Compassionate Care
- Snatch Theft
- Loan Protector
- Home Nursing Care
- Daily Family Care Allowance (if applicable)
- Rehabilitation/Physiotherapy Expense (if applicable)
- Major Burns Benefit
- Death or permanent disablement due to snatch theft /robbery

### EXTENSIONS

Accidental Drowning or suffocation, Animal or snake bites, Harmful insects or food poisoning, Amateur Sports Activities, Coma, Disappearance, Exposure, Motorcycling, Unprovoked Murder & Assault, Strike, Riot and Civil Commotion, Hijacking, Hunting, Scuba Diving, Water Sports, Polo Playing, Bungee Jumping, Accident consequent upon intoxication of alcohol.

## TABLE OF BENEFITS AND PREMIUM

BENEFITS	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
Accidental Death / Permanent Disablement	100,000	300,000	500,000	750,000	1,000,000
Medical Expenses	Up to 5,000	Up to 7,500	Up to 9,000	Up to 10,000	Up to 11,000
Daily Hospital Income (maximum 180 days)	80	100	175	200	225
Personal Liability	150,000	450,000	750,000	1,125,000	1,500,000
Weekly Benefits	75	150	250	375	500
Double Indemnity in Public Transport and/or travelling overseas	100,000	300,000	500,000	750,000	1,000,000
Blood Transfusion (10% of Principal Sum Insured)	10,000	30,000	50,000	75,000	100,000
Corrective Dental and/or Cosmetic Surgery	5,000	5,000	5,000	5,000	5,000
Permanent Disablement to Genitalia	10,000	30,000	50,000	75,000	100,000
Kidnap Benefit 1. Expenses 2. Reward	5,000 25,000	5,000 25,000	5,000 25,000	5,000 25,000	5,000 25,000
Ambulance Fees	Up to 1,000	Up to 1,000	Up to 1,000	Up to 1,000	Up to 1,000
Funeral Expenses	5,000	5,000	5,000	5,000	5,000
Bereavement Allowance	10,000	30,000	50,000	75,000	100,000
Prostheses /Wheelchair	Up to 1,000	Up to 1,000	Up to 1,000	Up to 1,000	Up to 1,000
Repatriation Expenses	Up to 10,000	Up to 10,000	Up to 10,000	Up to 10,000	Up to 10,000
Cashless Hospital Admission	Up to 3,000	Up to 3,000	Up to 3,000	Up to 3,000	Up to 3,000
Miscarriage due to motor vehicle accident	1,000	1,000	1,000	1,000	1,000
Compassionate Care	200 per week, up to 1,000	200 per week, up to 1,000	200 per week, up to 1,000	200 per week, up to 1,000	200 per week, up to 1,000
Snatch Theft	300	300	300	300	300
Loan Protector	3,000	5,000	7,500	7,500	7,500
Home Nursing Care	250 per month, up to 3,000	250 per month, up to 3,000	250 per month, up to 3,000	250 per month, up to 3,000	250 per month, up to 3,000
Daily Family Care Allowance	NA	100	150	180	200
Rehabilitation/Physiotherapy expense	NA	2,000	2,000	3,000	4,000
Major Burns	1,000	2,000	3,000	4,000	5,000
Death or Permanent Disablement due to snatch theft/robbery	5,000	10,000	20,000	30,000	50,000

## ANNUAL PREMIUM

CLASS	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
I & II	248.00	482.00	788.00	1,022.00	1,356.00
III	391.00	874.00	Not Applicable		

## OCCUPATION CLASSIFICATION

- Class I:** Occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places.
- Class II:** Occupations involving work of a supervisory nature or travelling outside office for business purposes but not engaging in manual labour.
- Class III:** Occupations involving occasional or regular manual labour work not particularly hazardous in nature but involving the use of tools or machinery (not using woodworking machinery)

## EXCLUDED OCCUPATION

Divers, Police, Army/Military and Law Enforcement Officers, Aircraft testers, Pilots or crews, Seamen and Sea Fishermen, Racing Drivers, Jockeys, Oil Rig Workers, Sawyers and Timber Logging Workers, Firemen, War Correspondents, Steeplejacks, Stevedores, Persons involve in demolition of building, handling explosives, blasting, underground tunnels, mining and professional sport activities.

## EXCLUSION

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, childbirth, miscarriage and pregnancy, flying or any aerial activities, any professional or semi-professional sporting activities, hazardous sports, 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.*

## IMPORTANT NOTES

### Eligibility :

18 to 70 years old. Renewable to 80 years old.  
You can only purchase one policy for this insurance.  
Weekly benefits is not applicable for Housewife(s), Student(s), Retiree(s), or Unemployed.  
This insurance is not applicable to Malaysian /Foreigner residing overseas.

- \* Subject to the applicable Service Tax and stamp duty.
- \* Amount quoted are in MYR (Ringgit Malaysia).

This brochure is not a contract of insurance. Specific details of coverage are set out in the Policy. In the event of any inconsistency between the English and Bahasa Malaysia, the English version shall prevail.

The Pacific Insurance Berhad (P1602-K)  
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia /  
Dilisenkan dibawah Akta Perkhidmatan Kewangan 2013 dan dikawal oleh Bank Negara Malaysia)  
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Fax: 04-731 5869

**Kuching**  
C149 & C249, Ground Floor & First Floor,  
L2116, 4422, 7029 & 7030 Jalan Pending,  
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93450 Kuching Sarawak.  
Tel: 082-552 049  
Fax: 082-552 402

**Ipo**  
No.12 & 12A, Persiaran Greentown 1,  
Pusat Perdagangan Greentown,  
30450 Ipo, Perak.  
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Fax: 05-241 9393

**Melaka**  
Lot 20, Jalan Kota Laksamana 3/14,  
Pangsapuri Kota Laksamana,  
75200 Melaka.  
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Fax: 06-284 5528

**Johor Bahru**  
The Pacific Insurance Berhad  
G-01-07, Komersial Southkey Mozek,  
Persiaran Southkey Mozek, Kota Southkey,  
80150 Johor Bahru, Johor.  
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Fax: 07-336 4441

**Petaling Jaya**  
Wisma MCIS, Level B1 & 3A,  
Tower 2, Jalan Barat,  
46200 Petaling Jaya, Selangor.  
Tel: 03-7453 8222  
Fax: 03-7453 8221

**Klang**  
No.46, Ground Floor, Jalan Batu Unjur 1,  
Bayu Perdana, 41200 Klang, Selangor.  
Tel: 03-3324 5776 / 03-3324 5779  
Fax: 03-3324 5773

**Seremban**  
Lot 2, Jalan Era Square 2,  
Era Square, 70200 Seremban, Negeri Sembilan.  
Tel: 06-7675 066 / 06-7675 067  
Fax: 06-7675 068

**Kota Kinabalu**  
No 8, 2nd Floor, Jalan Pantai,  
89000 Kota Kinabalu, Sabah.  
Tel: 088-233 292 / 088-233 293 /  
088-236 312 / 088-238 034  
Fax: 088-232 195

**Taiping**  
31, Jalan Medan Taiping 2 Medan Taiping  
34000 Taiping, Perak.  
Tel: 05-806 3388  
Fax: 05-806 2666

**Kuantan**  
No.B36, Ground Floor, Lorong Tun Ismail 11,  
Jalan Tun Ismail 1, 25000 Kuantan Pahang.  
Tel: 09-514 2881 / 09-514 2882 / 09-514 2912  
Fax: 09-514 2953

**Penang**  
A-3-7 & 8, Vantage Desiran Tanjung  
10470 Tanjung Tokong Penang.  
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**Personal Data Protection Act 2010 ("PDPA") Notification to customers of Pacific Insurance Berhad ("TPIB")**  
Under the PDPA, there are various requirements that regulate the progressing of your personal data. Please refer to [www.pacificinsurance.com.my](http://www.pacificinsurance.com.my) for details of TPIB PDPA privacy notice.

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Dibawah APDP, terdapat pelbagai syarat yang mengawal pemrosesan data peribadi. Sila rujuk di [www.pacificinsurance.com.my](http://www.pacificinsurance.com.my) untuk maklumat terperinci notis privasi TPIB APDP.