

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.

PA PRO PERSONAL ACCIDENT 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?

This policy provides compensation in the event of injuries, disability or death caused solely by a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of bodily injury.

2. What are the covers or benefits provided?

This policy covers: accidental death, permanent disablement, 24 hour worldwide, medical expenses, daily hospital income, personal liability, weekly benefit and as defined in the policy.

BENEFITS	PLAN 1 (RM)	PLAN 2 (RM)	PLAN 3 (RM)	PLAN 4 (RM)	PLAN 5 (RM)
Accidental Death/Permanent Disablement	100,000	300,000	500,000	750,000	1,000,000
Medical Expenses (including Sinseh & Traditional Treatment)	5,000	7,500	9,000	10,000	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 (maximum 52 weeks) (not applicable for housewife(s), student(s), retiree(s) or unemployed)	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	5,000 Expenses 25,000 Reward	5,000 Expenses 25,000 Reward	5,000 Expenses 25,000 Reward	5,000 Expenses 25,000 Reward	5,000 Expenses 25,000 Reward
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
Renewal Bonus (10% Increase of Sum Insured per year up to)	100%	100%	100%	100%	100%
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 & Discharge Benefits	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	N/A	100	150	180	200
Rehabilitation/Physiotherapy Expenses	N/A	2,000	2,000	3,000	4,000
Major Burns Benefits	1,000	2,000	3,000	4,000	5,000
Death or Disability due to Snatch Theft/Robbery	5,000	10,000	20,000	30,000	50,000
PLAN	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
Class I & Class II	RM248	RM482	RM788	RM1,022	RM1,356
Class III	RM391	RM874	NA	NA	NA

Occupation Classification

Class 1 -	Occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places
Class 2 -	Occupations involving work of a supervisory nature or travelling outside office for business purposes but not engaging in manual labour
Class 3 -	Occupations involving occasional or regular manual work not particularly hazardous in nature but involving the use of tools or machinery (not using woodworking machinery).

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. Age

18 to 70 years old. Renewable up to 80 years old.

7. Number of Policy

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

8. 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, childbirth, miscarriage and pregnancy, flying or any aerial activities, any professional or semi-professional sporting activities, hazardous sports, any criminal or unlawful activities and intoxication by alcohol and drugs. This list is non-exhaustive. Please refer to the sample policy/policy contract for the full list of exclusions under this policy.

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 then current 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 thirty (30) 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 <https://www.pacificinsurance.com.my/products/personal-accident/>

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, 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
Website: 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.

The information provided in this disclosure sheet is valid as of **1 March 2024**.