

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.

Pacific Shield Essential Personal Accident

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 an accident.

2. What are the covers or benefits provided?

This policy covers:

- Accidental Death & Permanent Disability
- Double Indemnity Benefit for Accidental Death or total paralysis or loss of two limbs whilst travelling as a fare paying passenger on any mode of public transport.
- Compassionate Allowance
- Repatriation Expenses
- Renewal Bonus *, 5% on each anniversary of the policy up to maximum of 40%.

Optional Benefits that you may wish to purchase by paying additional premium:

- Weekly Benefit due to Accident
- Hospital Income due to Accident

** Subject to no claims being made under Accidental Death and Permanent Disability Benefit and the Policy has not lapsed in any policy year. If a claim under Accidental Death and Permanent Disability has been made, the accumulated renewal bonus will be forfeited and qualification will commence afresh for the next renewal date.*

Note: Please refer to the scale of benefits for death and disablement in the sample policy/policy contract. Duration of cover is for one year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the plan and compensation benefits as per the underwriting requirement of The Pacific Insurance Berhad.

The total premium that you have to pay is: RMxxxxxx

4. 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

5. 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.

6. 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.

7. Age

Insured & Spouse: 16 to 65 years old, renewable to 70 years.

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, pre-existing physical or mental defects, 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, 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 your policy at any time by giving seven (7) days written notice to Us provided 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.

We may cancel this policy by giving you 7 days written notice. Upon cancellation, you are entitled to a pro-rata period refund of the premium based on the unexpired period of insurance subject to no claims.

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.

No claim is admissible if notified after one year from the date of loss.

All claims will be paid to you. In the event of death, claims will be paid to your nominees or estate.

In the event of multiple Personal Accident purchased by You, certain losses such as medical expenses which are compensated on reimbursement basis, You will be compensated only once for the actual loss suffered.

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**.