

**PRODUCT DISCLOSURE SHEET**

Read this Product Disclosure Sheet before you decide to take out this 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

**TRAVEL PRO 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 and reimbursement in the event of injuries, disability or death caused by a sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and assistance for overseas and domestic trips.

**2. What are the covers/benefits provided?**

The benefits provided are as follows:

| Benefits                                     | Destination Plan   | International   |   |  | Domestic                        |
|--|--|---|---|--|---------------------------------|
|  |  | Platinum  | Gold  | Silver   | Hebat                           |
| 1. Accidental Death or Permanent Disablement | Adult – RM 500,000<br>Child – RM 125,000                 | Adult – RM 300,000<br>Child – RM 75,000                 | Adult – RM 200,000<br>Child – RM 50,000                 | Adult – RM 150,000<br>Child – RM 50,000                |                                 |
|  | Above 70 years old – RM 300,000                          | Above 70 years old – RM 150,000                         | Above 70 years old – RM 75,000                          | Above 70 years old – RM 75,000                         |                                 |
|  | Maximum per family – RM1,500,000                         | Maximum per family – RM 900,000                         | Maximum per family – RM 450,000                         | Maximum per family – RM 450,000                        |                                 |
| 2. Child Education Benefit                   | RM 15,000  | RM 10,000   | N/A   | N/A  |                                 |
| 3. Medical & Other Expenses                  | Up to RM 1,000,000                                       | Up to RM 500,000  | Up to RM 150,000  | Up to RM25,000 (accident only)                         |                                 |
|  | Maximum per family - RM 3,000,000                        | Maximum per family - RM 1,500,000                       | Maximum per family - RM 450,000                         | Maximum per family - RM75,000 (accident only)          |                                 |
|  | Above 70 years old - RM 150,000                          | Above 70 years old - RM 100,000                         | Above 70 years old - RM 75,000                          | Above 70 years old - RM 12,500                         |                                 |
|  | - Emergency dental treatment due to accident             | Up to RM 500 (Individual)<br>Up to RM 1,000 (family)    | Up to RM 200 (Individual)<br>Up to RM 400 (family)      | N/A  | N/A                             |
|  | - Follow up treatment expenses after return from trip    | Up to RM 50,000 (within 1 month)                        | Up to RM 20,000 (within 1 month)                        | Up to RM 5,000 (within 1 month)                        | Up to RM 5,000 (within 14 days) |
|  | - Funeral Expenses abroad                                | Up to RM 3,000 (individual)<br>Up to RM 5,000 (family)  | Up to RM 1,500 (individual)<br>Up to RM 2,500 (family)  | Up to RM 1,500 (individual)<br>Up to RM 2,500 (family) | N/A                             |
| 4. Alternative Medicine                      | Up to RM 1,000 (individual)                              | Up to RM 500 (individual)                               | Up to RM 200 (individual)                               | N/A  |                                 |
|  | Up to RM 3,000 (family)                                  | Up to RM 1,500 (family)                                 | Up to RM 600 (family)                                   |  |                                 |
| 5. Medical Inconvenience Benefit             | RM 250 per day   | RM 250 per day  | RM 200 per day  | RM 100 per day   |                                 |
|  | Up to RM 10,000 (individual)<br>Up to RM 30,000 (family) | Up to RM 8,000 (individual)<br>Up to RM 24,000 (family) | Up to RM 5,000 (individual)<br>Up to RM 15,000 (family) | Up to RM 1,000 (individual)<br>Up to RM 3,000 (family) |                                 |
| 6. Compassionate Visitation                  | Up to RM 10,000 (individual)                             | Up to RM 7,500 (individual)                             | Up to RM2,500 (individual)                              | Up to RM 1,500 (individual)                            |                                 |
|  | Up to RM 30,000 (family)                                 | Up to RM22,500 (family)                                 | Up to RM7,500 (family)                                  | Up to RM 4,500 (family)                                |                                 |

|   |  |   |   |   |
|---|--|---|---|---|
| 7. Child Care Benefit                                 | RM 800 per day<br>maximum RM10,000<br>(individual)<br><br>maximum RM 30,000<br>(family)  | RM 500 per day<br>maximum RM 5,000<br>(individual)<br><br>maximum RM 15,000<br>(family)                                       | RM 500 per day<br>maximum RM 2,500<br>(individual)<br><br>maximum RM 7,500<br>(family)  | N/A   |
| 8. Emergency Medical Evacuation                       | Unlimited  | Up to RM 2,500,000  | Up to RM 1,000,000  | Up to RM 100,000  |
| 9. Repatriation                                       | Unlimited  | Up to RM 150,000<br>(individual)<br><br>Up to RM 450,000<br>(family)  | Up to RM 50,000<br>(individual)<br><br>Up to RM 150,000<br>(family)   | Up to RM 5,000<br>(individual)<br><br>Up to RM 15,000<br>(family)   |
| 10. Personal Liability                                | Up to RM1,000,000<br>(individual)<br><br>Up to RM3,000,000<br>(family)   | Up to RM1,000,000<br>(individual)<br><br>Up to RM3,000,000<br>(family)  | Up to RM500,000<br>(individual)<br><br>Up to RM1,500,000<br>(family)  | Up to RM100,000<br>(individual)<br><br>Up to RM200,000<br>(family)  |
| 11. Loss of Deposit or Trip Cancellation              | Up to RM25,000<br>(individual)<br><br>Up to RM75,000<br>(family)   | Up to RM15,000<br>(individual)<br><br>Up to RM45,000<br>(family)  | Up to RM10,000<br>(individual)<br><br>Up to RM30,000<br>(family)  | N/A   |
| 12. Trip Curtailment                                  | Up to RM25,000<br>(individual)<br><br>Up to RM75,000<br>(family)   | Up to RM15,000<br>(individual)<br><br>Up to RM45,000<br>(family)  | Up to RM10,000<br>(individual)<br><br>Up to RM30,000<br>(family)  | Up to RM1,500<br>(individual)<br><br>Up to RM4,500<br>(family)  |
| 13. Travel Delay and Partial Trip Cancellation        | Up to RM 5,000<br>(individual)<br><br>Up to RM 15,000<br>(family)<br><br>RM 250 for every full 6<br>consecutive hours<br>delay | Up to RM 3,000<br>(individual)<br><br>Up to RM 9,000<br>(family)<br><br>RM 150 for every full 6<br>consecutive hours<br>delay | Up to RM 1,500<br>(individual)<br><br>Up to RM 4,500<br>(family)<br><br>RM 150 for every full 6<br>consecutive hours<br>delay | Up to RM 600<br>(individual)<br><br>Up to RM 1,800<br>(family)<br><br>RM 150 for every full 6<br>consecutive hours<br>delay |
| 14. Travel Overbooked                                 | Up to RM5,000<br>(individual)<br><br>Up to RM15,000<br>(family)<br><br>RM250 for every 6<br>consecutive hours<br>thereafter    | Up to RM 3,000<br>(individual)<br><br>Up to RM9,000<br>(family)<br><br>RM200 for every 6<br>consecutive hours<br>thereafter   | N/A   | N/A   |
| 15. Travel Misconnection (Minimum 6 hours)            | RM 500 (individual)<br>RM 1,500 (family)   | RM 200 (individual)<br>RM 600 (family)  | RM 100 (individual)<br>RM 300 (family)  | N/A   |
| 16. Rerouting of Flight                               | RM 300 (individual)<br>RM 900 (family)   | RM 200 (individual)<br>RM 600 (family)  | N/A   | N/A   |
| 17. Missed departure                                  | Up to RM 3,000<br>(individual)<br><br>Up to RM 9,000<br>(family)   | Up to RM 2,000<br>(individual)<br><br>Up to RM 6,000<br>(family)  | Up to RM 1,000<br>(individual)<br><br>Up to RM 3,000<br>(family)  | N/A   |
| 18. Personal Property                                 |  |   |   |   |
| 18.1 Loss and/or Damage of Baggage & Personal Effects | Up to RM 10,000<br>(individual)<br><br>Up to RM 30,000<br>(family)   | Up to RM 7,500<br>(individual)<br><br>Up to RM 20,000<br>(family)   | Up to RM 5,000<br>(individual)<br><br>Up to RM 15,000<br>(family)   | Up to RM 1,000<br>(individual)<br><br>Up to RM 3,000<br>(family)  |
| - Single or a pair or a set of article                | Limited to RM 600  | Limited to RM 500   | Limited to RM 300   | Limited to RM 200   |
| - All golf equipment                                  | Limited to RM 2,000  | Limited to RM1,000  | N/A   | N/A   |

|   |  |  |  |   |
|---|--|--|--|---|
| 18.2 Baggage Delayed                    | Up to RM 1,500 (individual)<br>Up to RM 6,000 (family)<br>RM250 for every full 6 consecutive hours delay | Up to RM 1,000 (individual)<br>Up to RM 1,800 (family)<br>RM200 for every full 6 consecutive hours delay | Up to RM 600 (individual)<br>Up to RM 900 (family)<br>RM150 for every full 6 consecutive hours delay | Up to RM 200 (individual)<br>Up to RM 600 (family)<br>RM50 for every full 6 consecutive hours delay |
| 18.3 Personal Money                     | Up to RM 800 (individual)<br>Up to RM 2,400 (family)   | Up to RM 500 (individual)<br>Up to RM 1,500 (family)   | Up to RM 300 (individual)<br>Up to RM 900 (family)   | N/A   |
| 18.4 Travel Documents                   | Up to RM 10,000 (individual)<br>Up to RM 30,000 (family)   | Up to RM 5,000 (individual)<br>Up to RM 15,000 (family)  | Up to RM 2,500 (individual)<br>Up to RM 7,500 (family)   | N/A   |
| 19. Loss of Credit Card                 | Up to RM 2,000   | Up to RM 1,000   | N/A  | N/A   |
| 20. Loss of Use of Entertainment Ticket | Up to RM500  | N/A  | N/A  | N/A   |
| 21. Emergency Telephone charges         | RM100  | RM 50  | N/A  | N/A   |
| 22. Rental Car Excess Cover             | Up to RM 1,500   | Up to RM 1,000   | N/A  | N/A   |
| 23. Kidnap/Hostage/Hijacking            | Up to RM 100,000 (individual)<br>Up to RM 300,000 (family)<br>RM500 per day                              | Up to RM 50,000 (individual)<br>Up to RM 300,000 (family)<br>RM500 per day                               | N/A  | N/A   |
| 24. Home Care Benefit                   | Up to RM 5,000   | Up to RM 3,000   | Up to RM 1,000   | N/A   |
| 25. Domestic Pet Care                   | Up to RM800 (RM 50 every full 6 consecutive hours)   | N/A  | N/A  | N/A   |

### 3. How much premium do I have to pay?

The premium that you have to pay may vary depending on the total number of days travelling and destination as follows:

| Length of Trips                    | Asia* including Australia & New Zealand |        |            |        |            |        | Domestic # |        |
|------------------------------------|---|--------|------------|--------|------------|--------|------------|--------|
|                                    | Platinum                                |        | Gold       |        | Silver     |        | Hebat #    |        |
|                                    | Individual                              | Family | Individual | Family | Individual | Family | Individual | Family |
| 1 – 5 days                         | 67                                      | 165    | 44         | 95     | 30         | 59     | 18         | 44     |
| 6 – 10 days                        | 82                                      | 208    | 51         | 126    | 35         | 84     | 22         | 54     |
| 11 – 18 days                       | 125                                     | 335    | 71         | 196    | 47         | 126    | 32         | 79     |
| 19 – 31 days                       | 165                                     | 420    | 95         | 250    | 66         | 163    | 43         | 103    |
| Additional week                    | 53                                      | 132    | 35         | 76     | 24         | 48     | 14         | 34     |
| Annual                             | 402                                     | 1,009  | 257        | 607    | 177        | 385    | 76         | 195    |
| Worldwide** including USA & Canada |   |        |            |        |            |        |            |        |
| 1 – 5 days                         | 118                                     | 300    | 73         | 166    | 48         | 100    |            |        |
| 6 – 10 days                        | 147                                     | 370    | 89         | 224    | 61         | 148    |            |        |
| 11 – 18 days                       | 213                                     | 585    | 134        | 344    | 92         | 235    |            |        |
| 19 – 31 days                       | 283                                     | 750    | 182        | 469    | 131        | 335    |            |        |
| Additional week                    | 94                                      | 240    | 58         | 133    | 38         | 80     |            |        |
| Annual                             | 713                                     | 1,462  | 399        | 960    | 281        | 559    |            |        |

\* Asian Region shall mean Singapore, Indonesia, Japan, Brunei, Philippines, Thailand, Vietnam, Cambodia, Hong Kong, Taiwan, People's Republic of China, South Korea, Sri Lanka, India, Pakistan, Laos, Myanmar, Macau, Bangladesh, Nepal, Maldives, Australia and New Zealand.

\*\* Worldwide Region shall mean Asian Region and all other countries except Iran, Syria, Belarus, Cuba, Democratic Republic of the Congo, Somalia, Sudan, South Sudan, North Korea, Zimbabwe, Israel and Nigeria.

### 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 Contracts

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 claims(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 Contracts**

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, proposed journey 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. Eligibility**

**Individual:** Adult 18 to 79 years old

**Family:** Limited to 2 adults and 3 children (between 30 days to 18 years old or up to 23 years old with full time studying)

### **8. What are the major exclusions under this policy?**

This policy does not cover death or injury caused by the following events:

- ✓ War, Riot & Civil Commotion
- ✓ Suicide and self-inflicted injury
- ✓ Child Birth or Miscarriage
- ✓ Pre-existing physical or mental defects
- ✓ AIDS and/or AIDS related complex
- ✓ Act of Terrorism
- ✓ Countries including Iran, Syria, Belarus, Cuba, Democratic of the Congo, Somalia, Sudan, South Sudan, Zimbabwe, North Korea, Israel & Nigeria

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

### **9. Can I cancel my policy?**

No refund premium is allowed once the Certificate of Insurance is issued.

### **10. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact and personal details to ensure that all correspondences reach you in a timely manner.

### **11. How do I make a claim?**

Upon the happening of any accident likely to give rise to a claim under this policy whilst travelling abroad, please call Emergency Travel Assistance SOS No. +603-76283639 or written notice be given to us or the insurance agent as soon as possible after the happening of the accident but in any event within 3 calendar months.

### **12. 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](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.

.....  
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 TRAVEL 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**.

This Policy is written in English and Bahasa Malaysia. In the event of any inconsistency between the English and Bahasa Malaysia version the English version shall prevail.