

The Pacific Insurance Berhad

Personal Data Protection Act 2010 ("PDPA") Notification to customers of The Pacific Insurance Berhad ("TPIB")

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to **www.pacificinsurance.com.my** for details of TPIB PDPA privacy notice.

CONSENT TO USE PERSONAL DATA FOR CROSS-SELLING, MARKETING AND PROMOTIONS

I expressly consent and authorise The Pacific Insurance Berhad (TPIB) to process any information that I have provided to TPIB for the purpose of cross-selling, marketing and promotions including disclosure to other companies within TPIB, its agents and/or such persons of third parties as TPIB may deem fit.

☐ Yes ☐ No

VERIFICATION ON AUTHENTICITY OF IDENTITY

In compliance with section 16(2) of Anti-money Laundering Act 2001, I/we hereby confirm the following:

<input type="checkbox"/>	Original identity document sighted
<input type="checkbox"/>	Photocopy of identity document for Individuals with single or annual premium exceeding RM50,000
<input type="checkbox"/>	Photocopy of identity document attached for Groups with single or annual premium exceeding RM100,000
Signature:	
Date:	
Full name: (Insurer's staff or Intermediary)	
NRIC No:	

The Pacific Insurance Berhad

SCHEDULE 9 OF FINANCIAL SERVICES ACT 2013 (FSA)

Consumer Insurance Contracts (Insurance wholly for purposes unrelated to your trade, business or profession)

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in your Proposal Form (or when you applied for this insurance) and any other disclosures made by you between the time of submission of your Proposal Form (or when you applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by you shall form part of this contract of insurance between you and us. However, in the event of any pre-contractual misrepresentation made in relation to your answers or in any disclosures given by you, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This Policy reflects the terms and conditions of the contract of insurance as agreed between you and us.

Non-Consumer Insurance Contracts (Insurance for purposes related to your trade, business or profession)

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in your Proposal Form (or when you applied for this insurance) and any other disclosures made by you between the time of submission of your Proposal Form (or when you applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by you shall form part of this contract of insurance between you and us. In the event of any pre-contractual misrepresentation made in relation to your answers or in any disclosures made by you, 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.

This Policy reflects the terms and conditions of the contract of insurance as agreed between you and us.

Duty of Disclosure Clause

Consumer Insurance Contracts

Where you have applied for this Insurance wholly for purposes unrelated to your trade, business or profession, you had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you applied for this insurance) i.e. you should have answered the questions fully and accurately. Failure to have taken 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 in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. You were also required to disclose any other matter that you knew 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

Where you have applied for this Insurance wholly for purposes related to your trade, business or profession, you had 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.

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.

The Pacific Insurance Berhad

The Pacific Insurance Berhad (91603-K)

(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

For more information, please contact any of our offices.

HEAD OFFICE :

40-01, Q Sentral, 2A Jalan Stesen Sentral 2
Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia.
(P.O. Box 12490, 50780 Kuala Lumpur, Malaysia)
Tel: +603-2633 8999 Fax: +603-2633 8998 Toll-Free Line: 1-800-88-1629
Website: www.pacificinsurance.com.my
Email: customerservice@pacificinsurance.com.my

Branch Offices :

NORTHERN REGION

Alor Setar

No. 15, Ground and 1st Floor,
Kompleks Pemiagaan Long Island Trade Centre,
Seberang Jalan Putra, Mergong,
05150 Alor Setar, Kedah Darul Aman.
Tel: 04-732 4377
Fax: 04-731 5869

Pulau Pinang

A-3-7 & 8, Vantage Desiran Tanjung,
10470 Tanjung Tokong, Penang.
Tel : 04-893 1757
Fax: 04-893 1077

Ipoh

No. 12 & 12A,
Persiaran Greentown 1,
Pusat Perdagangan Greentown,
30450 Ipoh, Perak.
Tel: 05-241 9933
Fax: 05-241 9393

Taiping

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

CENTRAL REGION

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. 42, Pelangi Avenue,
Jalan Kelicap 42A/KU1,
41050 Klang, Selangor.
Tel : 03-3341 0115
Fax: 03-3341 0103

SOUTHERN REGION

Seremban

No. 2, Jalan Era Square 2,
Era Square, 70200 Seremban,
Negeri Sembilan.
Tel: 06-767 5066
Fax: 06-767 5068

Melaka

Lot 20, Jalan Kota Laksamana 3/14,
Pangsapuri Kota Laksamana,
75200 Melaka.
Tel: 06-288 8710
Fax: 06-288 8721

Johor Bahru

G-01-07, Komersial Southkey Mozek,
Persiaran Southkey 1, Kota Southkey,
80150 Johor Bahru, Johor.
Tel : 07-338 3365
Fax: 07-336 4441

EAST COAST

Kuantan

B36, Ground Floor,
Lorong Tun Ismail 11,
Jalan Tun Ismail 1,
25000 Kuantan, Pahang.
Tel: 09-514 2881
Fax: 09-514 2953

EAST MALAYSIA

Kota Kinabalu

Unit B-0-5, Ground Floor,
Block B, Karamunsing Capital,
88300 Kota Kinabalu, Sabah.
Tel : 088-233 292
Fax: 088-232 195

Kuching

C149 & C249,
Ground Floor & First Floor,
L2116, 4422, 7029 & 7030,
Jalan Pending, Icom Square Block C,
93450 Kuching, Sarawak.
Tel : 082-552 421
Fax: 082-552 402

HomeContent Content Insurance



The Pacific Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia

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).

**PACIFIC
INSURANCE**
A member of the Fairfax Group

Questions and Answers on
HomeContent Insurance

Q. How much do I insure for the contents?

A. It should be based on the current new replacement value of all your household goods and personal effects.

Q. Do I need to make an inventory of all the items in my house?

A. No. However if you wish to insure any specific item exceeding RM2000 per item, please declare as per section 2 of this proposal form (except furniture, piano, organ, household and electrical appliances)

Q. How will I be compensated in the event of a claim?

A. Your house contents will be replaced as new (except carpet and other floor coverings, clothing or footwear, curtains, household linen, sporting equipment, toys and kitchenware and utensils where depreciation for wear and tear will apply).

Q. I already have an existing Fire Insurance Policy arranged by my bank. Does the policy also cover my home content?

A. No. Normally the policy covers you against damage to your building only.

HomeContent
Content Insurance Plan

HomeContent Insurance

Your home content and personal possession are assets that you have taken years to accumulate. As such, its total loss can have a devastating effect on your financial security. Even if the extent of damage is not total, loss and/or damage to valuables in homes happen everyday.

With Pacific Insurance's HomeContent Insurance, you obtain a peace-of-mind against possible loss with this comprehensive package.

We provide the following benefits
FOR AS LITTLE AS 50 SEN A DAY

TABLE OF BENEFITS

Protection Against	Sum Insured
Fire and lightning, water damage, explosion, earthquake, windstorm, flood, malicious damage, impact, aircraft damage, riot and civil commotion and falling trees. PLUS..... Accidental damage Landslip / Subsidence	Up to 100% sum of insured
Theft, by forcible and violent entry, of contents from your house	Up to 100% sum of insured
Occupier's liability of you and your family	Up to RM250,000.00 per incident
Loss of money	Up to RM500.00 per incident
Replacement of damaged locks and keys	Up to RM500.00 per incident
Loss or damage to your pedal cycles	Up to RM500.00 per incident
Debris removal	Limit RM2,000.00
Out of pocket expenses	Limit RM2,000.00
Repair of doors or windows	Limit RM1,000.00
Title deeds or documents	Limit RM2,500.00
Coin, medal and stamp collections	Limit RM500.00
Fire brigade charges	Limit RM5,000.00
Freezer Food	Up to RM500.00 per incident
ORDER TO EVACUATE BY GOVERNMENT AUTHORITY If your home building is in imminent danger of being damaged or destroyed by an insured event, the contents of your home will be paid in the event you are prevented by the Order to remove them	50% of sum Insured

This table contains a summary of the main benefits. Full details will be given in the policy documents.

HOMECONTENT INSURANCE APPLICATION FORM

Agency No. :

Account Code No:.....

Bank Branch No:.....

YOUR CONTENTS

Please tick ☒ the choice of sum insured you require.

Sum insured	<input type="checkbox"/> RM25,000	<input type="checkbox"/> RM30,000	<input type="checkbox"/> RM35,000	<input type="checkbox"/> RM40,000	<input type="checkbox"/> RM50,000	<input type="checkbox"/> RM60,000	<input type="checkbox"/> RM70,000	<input type="checkbox"/> RM80,000	<input type="checkbox"/> RM90,000	<input type="checkbox"/> RM100,000
Annual Premium (Subject to the applicable Service Tax and Stamp Duty)	RM125.00	RM150.00	RM175.00	RM200.00	RM250.00	RM300.00	RM350.00	RM400.00	RM450.00	RM500.00

Important :

- All buildings relating to this insurance must be constructed of brick/concrete walls and roofed with tiles/asbestos, used solely for the purpose of dwelling (Construction Classification 1A).
- The sum insured that you selected should represent the full value of your contents. However, we will waive any penalty for underinsurance if at the time of any loss or damage the Sum Insured on Contents is less than the total cost of replacing all the Insured Contents as new (less an allowance for wear and tear on items of carpets and other floor coverings, clothing, footwear, curtains, household linen, sporting equipment, toys, kitchenware and utensils) by not more than 25%.
- For sum insured of more than RM100,000, please refer to the company for quote.

Name of Applicant : _____ NRIC No: _____
(name as in I.C./Passport)

Postal Address : _____ Postcode : _____ State : _____

Tel. No.: _____ (H): _____ (O) _____ (H/P) _____

Gender : _____ Marital Status : _____ Date of Birth : _____ Occupation : _____

Period of Insurance : From _____ to : _____

1. Address of home to be insured: _____ Postcode : _____ State : _____

Please tick ☒ whether home is : ☐ Detached ☐ Semi Detached ☐ Terraced ☐ Condominium/Apartment/Flat

2. If sum insured selected includes articles of value of more than RM2,000 per item of article, please declare in the space provided. If the space is insufficient, please write on a separate sheet. Note that we will require receipts or valuation reports in claims submission. Please submit photographs of articles with proposed values at the time of effecting cover if you do not have receipts for such articles.

Description of articles	Serial/Receipt/Valuation No.	Sum Insured (RM)

3. Have you suffered any losses for the past 3 years? Please answer YES or No
If Yes, please give details _____

I, to the best of my knowledge, hereby confirm the statements in this Application form are true and correct and I have not concealed, misrepresented or misstated any material facts. I agree that the statements and declaration contained in this application form shall be the basis of the contract of insurance with The Pacific Insurance Bhd and are deemed to be incorporated in the contracts.

Date _____ Signature of Applicant _____

Payment Options: (Please tick ☒ accordingly)
☐ I enclose cheque No. _____ for RM _____ made payable to "The Pacific Insurance Berhad"

☐ I hereby authorise The Pacific Insurance Berhad to charge my premium amount RM _____ to my VISA/MASTER card account

☐ - - - - card expiry date: _____ Issuing Bank: _____ for the total amount of my premium RM _____

☐ Debit my Pacific Bank Savings/Current Account No. _____

Date _____ Signature of Cardholder _____

Important Notice:

- If you do not receive our acknowledgement within 14 days from the date of your submission, please notify The Pacific Insurance Bhd. immediately.
- This insurance will not be in force until the application and premium have been accepted by The Pacific Insurance Bhd.