

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

**PACIFIC
INSURANCE**

A member of the Fairfax Group

The information provided in this Product Disclosure Sheet is valid from 9 May 2025.

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 Group Personal Accident Insurance?

Group Personal Accident Insurance provides compensation in the event of injuries, disability or death caused solely by accidental means.

2. Know Your Coverage

As an illustration, for RM104.50 annually (subject to Service Tax and Stamp Duty) per Insured Person, you will receive the following coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none">• Accidental death – RM50,000• Accidental permanent disablement – RM50,000• Temporary total disablement / Temporary partial disablement – RM50• Medical expenses – RM5,000	<ul style="list-style-type: none">• War risks• Nuclear risks• HIV/AIDS• Intentional self-injury or suicide• Diseases or sickness• Pre-existing condition, physical or mental defects• Childbirth, miscarriage and pregnancy or complication thereof• Drugs addiction• Police or military operations• Aerial activities other than as passenger on a licensed aircraft• Professional or semi-professional sports• Motor sports• Certain occupations involving high-risk activities• Committing criminal, unlawful or malicious acts <p><i>Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.</i></p>

By paying an additional premium (loading), you can expand the coverage to include the following extensions:

Extensions	Loading
(a) Woodworking Risks	25%
(b) Unscheduled Flights	15%
(c) Hunting	15%
(d) Martial Arts	10%

The duration of coverage is 12 months. You need to renew your policy annually.

If you have any questions or require assistance on your personal accident insurance, you can:



Call us at
+603-2633 8999



Visit us at:
[Group Personal Accident Insurance](#)



Email us at:
customerservice@pacificinsurance.com.my

3. Know Your Obligations

For this personal accident insurance, you must pay a premium of:

Standard Cover	RM104.50 annually
Total premium you must pay is RM104.50 per Insured Person	

You also have to pay the following fees and charges:

Stamp duty	RM10.00 (eligible for exemption until 31 December 2025, provided a valid MSME certificate is submitted, and the annual gross premium does not exceed RM250)
Commission	25% of premium or RM26.13 (included in the total premium)
Service Tax	8% of premium or RM8.36

4. Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- It is a fundamental and absolute special condition of this contract of insurance that The Pacific Insurance Berhad must receive the premium due within 60 days from the effective date of this policy/endorsement/renewal certificate.
- The percentage of indemnity payable for Permanent Disablement not specified within the Schedule of Compensation will be determined by Us at our absolute discretion.
- Eligibility:
 - (a) On the effective date of this coverage, the Insured Person must be between 16 to 70 years of age.
 - (b) There must be a minimum of 5 employees ("Insured Persons") to be eligible for coverage under this policy.
- You or Insured Person must notify The Pacific Insurance Berhad within 14 days after the happening of the accident and submit the completed claim form and relevant documents to The Pacific Insurance Berhad.
- Group discount on premium:

No. of Insured Person	Discount
10 to 19	10%
20 to 39	15%
40 to 49	20%
50 to 59	25%
60 to 99	30%
100 and above	Refer to company

Note: This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions.

5. Can I cancel my policy?

You may cancel your policy at any time by notifying The Pacific Insurance Berhad in writing and the company will refund any premium for the unexpired period of insurance calculated at The Pacific Insurance Berhad's short period rates, provided no claim has arisen during the period of insurance.

The Pacific Insurance Berhad may cancel this policy or the insurance in respect of any particular Insured Person at any time by giving you 7 days written notice. The Pacific Insurance Berhad will refund to you a proportionate part of the premium corresponding to the unexpired period of insurance, provided no claim has arisen during the period of insurance.

Customer's Acknowledgement*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- ☐ I acknowledge that The Pacific Insurance Berhad has provided me with a copy of the PDS.
- ☐ I have read and understood the key information contained in this PDS.

**A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name: _____
Date : _____

Appendix

1. Table of Benefits and Rating Scale

No.	Benefits		Sum Insured (for every RM)	Annual Premium		
				Class 1	Class 2	Class 3
1.	Accidental Death	Principal Sum Insured	1,000	1.125	1.35	2.50
2.	Permanent Disablement					
3.	(a) Temporary Total Disablement	Weekly Benefits	10	1.85	2.40	4.80
	(b) Temporary Partial Disablement					
4.	Medical Expenses Limit of Indemnity – any one accident		500	7.50	9.75	18.00
			1,000	11.00	13.50	28.00
			2,000	16.50	19.50	39.00
			3,000	22.50	25.50	50.00
			5,000	39.00	45.00	N/A

2. Classification of Occupations

Class 1	Professional and Mercantile classes not superintending or engaging in manual labour, that is, person generally engaged in professional, administrative, managerial, clerical positions.
Class 2	Superintending but not engaging in manual labour but engaging in wholesale or retail trade and those involved in travelling in connection with business or professional purposes.
Class 3	Persons engaging either occasionally or generally in manual work not of a particularly hazardous nature but involving the use of tools and machinery.
Note: Some occupations which come within a higher application will be considered on application.	