

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 30 July 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 Domestic Maid Personal Accident Insurance?

Domestic Maid 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 RM75.00 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 – RM35,000• Accidental permanent disablement – RM35,000• Accidental medical expenses (excess of RM50) – RM1,000• Ambulance fees – RM100• Repatriation expenses due to bodily injury – RM5,000• Hospitalisation and surgical expenses – RM5,000• Weekly benefit (up to a maximum of 10 weeks) – RM100 per week• Vicarious liability (Third Party Liability) – RM5,000	<ul style="list-style-type: none">• War risks• Nuclear risks• HIV/AIDS• Intentional self-injury• Suicide• Any kind of disease or illness (except the conditions specifically mentioned under Section 3 – Hospitalisation and Surgical Expenses and Section 4 – Weekly Benefit)• Childbirth, miscarriage and pregnancy• Pre-existing physical or mental defects• Intoxication by alcohol and drugs• Police or military operations• Aerial activities other than as passenger on a licensed aircraft• Professional or semi-professional sports• Motor sports• High-risk performances• 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>

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:
The Pacific Insurance Berhad



Email us at:
customerservice@pacificinsurance.com.my

3. Know Your Obligations

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

Standard Cover	RM75.00 annually (please refer to the Appendix for coverage details)
Total premium you must pay is RM75.00 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 if the policyholder is an individual, and the annual gross premium does not exceed RM150; or a MSME with a valid MSME certificate submitted, and the annual gross premium does not exceed RM250)
Commission	25% of premium or RM18.75 (included in the total premium)
Service Tax	8% of premium or RM6.00

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 a condition of this contract of insurance that The Pacific Insurance Berhad must receive the premium prior to the effective date of this policy/endorsement/renewal certificate.
- The territorial limit covered under this policy is within Malaysia only.
- Eligibility: On the effective date of this coverage,
 - (a) the Insured Person must be an employed maid:
 - (i) between eighteen (18) to sixty-six (66) years of age;
 - (ii) under legal employment by the Policyholder; and
 - (iii) a Malaysian, Malaysian permanent resident, work permit holder, pass holder or otherwise legally employed in Malaysia.
 - (b) Policyholder must be:
 - (i) legally registered maid agency in Malaysia or legal employer of the Insured Person; and
 - (ii) a Malaysian, Malaysian permanent resident, work permit holder, pass holder, a Malaysian registered corporation or otherwise legally employed or established in Malaysia.
- The sum insured for the above benefits are applicable for the period of insurance.
- You or Insured Person must notify The Pacific Insurance Berhad within 14 days after the happening of the incident and submit the completed claim form and relevant documents to The Pacific Insurance Berhad.

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. Subject to a minimum premium of RM35 to be retained by the company.

The Pacific Insurance Berhad may cancel this policy 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 :

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1. What is Domestic Maid Personal Accident Insurance?

Domestic Maid 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 RM100.00 biennially (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 – RM35,000• Accidental permanent disablement – RM35,000• Accidental medical expenses (excess of RM50) – RM1,000• Ambulance fees – RM100• Repatriation expenses due to bodily injury – RM5,000• Hospitalisation and surgical expenses – RM5,000• Weekly benefit (up to a maximum of 10 weeks) – RM100 per week• Vicarious liability (Third Party Liability) – RM5,000	<ul style="list-style-type: none">• War risks• Nuclear risks• HIV/AIDS• Intentional self-injury• Suicide• Any kind of disease or illness (except the conditions specifically mentioned under Section 3 – Hospitalisation and Surgical Expenses and Section 4 – Weekly Benefit)• Childbirth, miscarriage and pregnancy• Pre-existing physical or mental defects• Intoxication by alcohol and drugs• Police or military operations• Aerial activities other than as passenger on a licensed aircraft• Professional or semi-professional sports• Motor sports• High-risk performances• 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>

The duration of coverage is 24 months. You need to renew your policy biennially.

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customerservice@pacificinsurance.com.my

3. Know Your Obligations

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

Standard Cover	RM100.00 biennially (please refer to the Appendix for coverage details)
Total premium you must pay is RM100.00 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 if the policyholder is an individual, and the annual gross premium does not exceed RM150; or a MSME with a valid MSME certificate submitted, and the annual gross premium does not exceed RM250)
Commission	25% of premium or RM25.00 (included in the total premium)
Service Tax	8% of premium or RM8.00

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 - (b) Policyholder must be:
 - (i) legally registered maid agency in Malaysia or legal employer of the Insured Person; and
 - (ii) a Malaysian, Malaysian permanent resident, work permit holder, pass holder, a Malaysian registered corporation or otherwise legally employed or established in Malaysia.
- The sum insured shall apply as an annual limit for each twelve (12) month period. However, the policy will terminate immediately if a claim for the Insured Person's death or 100% of the principal sum insured for permanent disablement is made at any time during the period of insurance.
- You or Insured Person must notify The Pacific Insurance Berhad within 14 days after the happening of the incident and submit the completed claim form and relevant documents to The Pacific Insurance Berhad.

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?

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Name :
Date :

Appendix

Table of Benefits and Premium

SECTION	BENEFITS		ANNUAL SUM INSURED (RM)
1.	Personal Accident		
	(a) Accidental Death	Principal Sum Insured	35,000
	(b) Accidental Permanent Disablement		
	(c) Accidental Medical Expenses (Excess of RM50.00)		Up to 1,000
	(d) Ambulance Fees		Up to 100
2.	Repatriation Expenses due to Bodily Injury		Up to 5,000
3.	Hospitalisation and Surgical Expenses		Up to 5,000
4.	Weekly Benefit (up to a maximum of ten (10) weeks)		Up to 100 per week
5.	Vicarious Liability (Third Party Liability)		Up to 5,000
Premium (Excluding the applicable Service Tax)			One year: RM75.00 Two years: RM100.00