

## PRODUCT DISCLOSURE SHEET

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The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance plan that best meets your needs. You should read your insurance policy contract carefully for full details on your coverage.



### Step 1 Is this plan right for you?

- This policy provides a lump sum payment should the insured person suffers from critical illness as defined in the policy up to the age of 70 years.
- Your premiums will be pooled with other policyholders' premiums to pay claims. If the total claims paid out from the pool of fund is high, the premium for all policyholders in the same pool may increase, including your premiums **even if you did not make a claim**.

### Step 2 Does it meet your needs?

#### What is covered?

- Hospital Room and Board: Not applicable
- Surgical Fees: Not applicable
- Sum Insured: RM25,000 to RM125,000
- Annual Limit: Not applicable
- Lifetime Limit: Not applicable

#### What is not covered?

- Medical conditions that you had or had symptoms of, before buying the plan (i.e.: pre-existing illnesses).
- Claims due to insured person not surviving for at least 14 days.

This is not a complete list. Please read the policy contract carefully for the full details on what is and is not covered.

### Step 3 Can you afford the increase in premiums over time?

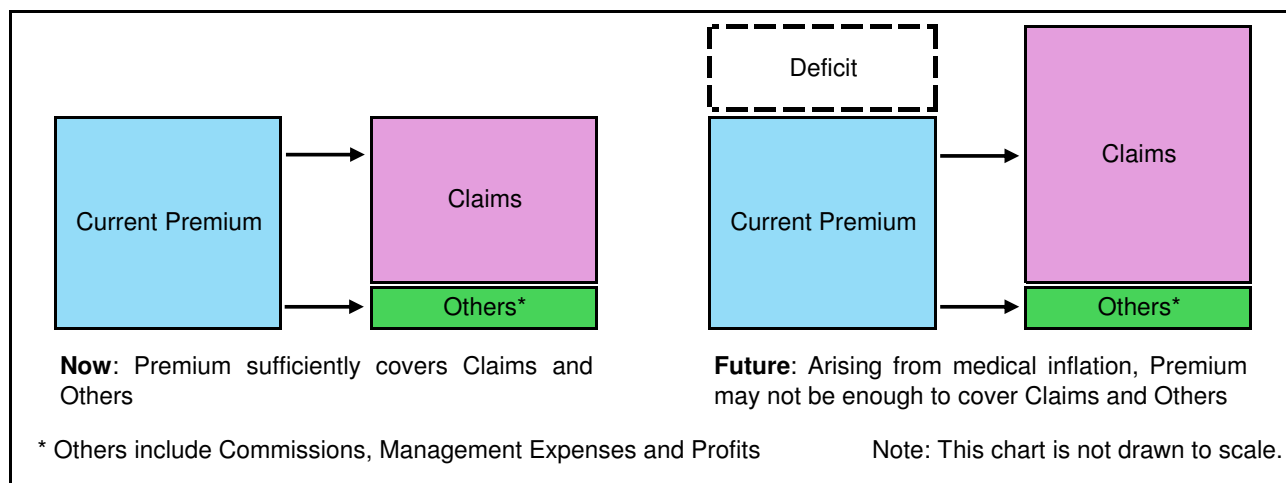
Premium Projection Table

Age	Current premium upon attained age next birthday for Plan C (RM)		Estimated premium				Over the long term, you can reduce premiums payable by choosing plans with: A lower sum insured.
			Based on medical Inflation of 7% per annum <sup>1</sup> (RM)		Based on medical Inflation of 7% per annum <sup>1</sup> (RM)		
Type	Non-smokers		Non-smokers		Non-smokers		
Gender	Male	Female	Male	Female	Male	Female	
25	95	133	102	142	105	146	
35	153	211	164	226	168	232	
45	472	403	505	431	519	443	
55	1,394	910	1,492	974	1,533	1,001	
65	3,393	2,021	3,631	2,162	3,732	2,223	

- The projection above is solely for **illustration purposes only**.
  - Premiums are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage premium increases over time.
- The bulk of your premiums will go to paying claims. On average, for every RM1.00 of premium paid, RM0.72<sup>2</sup> is allocated to pay claims. The remainder goes to pay commissions to insurance agent, management expenses and profits of the insurers.

<sup>1</sup> This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.

<sup>2</sup> This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the plan you purchase may differ from the industry average.



#### Step 4 What else should you be aware of?

- **Importance of Disclosure** - You must answer the questions that we ask fully and accurately. Failure to take reasonable care in answering the questions may result in rejection of your claim and/or termination of your policy.
- **Cooling-off Period** - If you decide you do not want this policy within 15 calendar days after the policy has been delivered to you, you may submit a cancellation letter to cancel your policy and receive a full refund (less any medical examination expenses incurred).
- **Survival Period** - The period of fourteen (14) days after the diagnosis of a covered critical illness for which the insured person must survive before a claim becomes valid.
- **Claim** - If a claim has been made on the policy, the policy will be terminated.
- **Premium** - The premium payable is based on the age of next birthday and is paid annually at the rate applicable during renewal.
- **Commission** - The commission<sup>3</sup> paid to the insurance agent is 15% of the annual premium.

This is not a complete list. Please read your policy contract carefully for full details on the key terms and conditions.

<sup>3</sup> These figures are based on the current premium upon age next birthday.

#### Step 5 Have you considered other products that might suit your needs?

Product Option Table

	Recommended Product	Alternative Product Option
<b>Name</b>	<b>PACIFIC Medi-Help Plan C</b>	No critical illness alternative product available
<b>Annual Premium</b>	RM472 (non-smokers - male)	
<b>Type</b>	Pay first, claim later <i>You pay for treatment first and claim from us later.</i>	
<b>Coverage Term</b>	Until age 70 <i>Renewal is at the option of the policyholder but premium rates are not guaranteed.</i>	
<b>Co-insurance</b>	Not applicable	
<b>Deductible</b>	Not applicable	
<b>Hospital Room and Board</b>	Not applicable	
<b>Surgical Expenses</b>	Not applicable	

Sum Insured	RM75,000	
Annual Limit	Not applicable	
Lifetime Limit	Not applicable	
<ul style="list-style-type: none"><li>Sum Insured: A lump sum payment for a critical illness as defined in the policy.</li></ul>		

This table does not capture all of the features of products compared. Please ask us or your agent for more information on the differences in features of these products.

### Customer's Acknowledgement\* (Optional)

Please ensure that you complete this section yourself and fully understand 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 right to seek redress in the event of subsequent disputes over the product terms and conditions.

.....  
Name:

Date:

The benefit(s) payable under eligible product is 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](http://www.pidm.gov.my)).