

## 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 comprehensive policy provides for reimbursement of hospitalisation and surgical expenses incurred due to illness and accident, and it also covers accidental death and permanent disablement up to the age of 100 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: RM200 to RM500
- Surgical Fees: As charged
- Annual Limit: RM1,000,000 to RM2,000,000
- 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).
- Diseases requiring quarantine by law.

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?

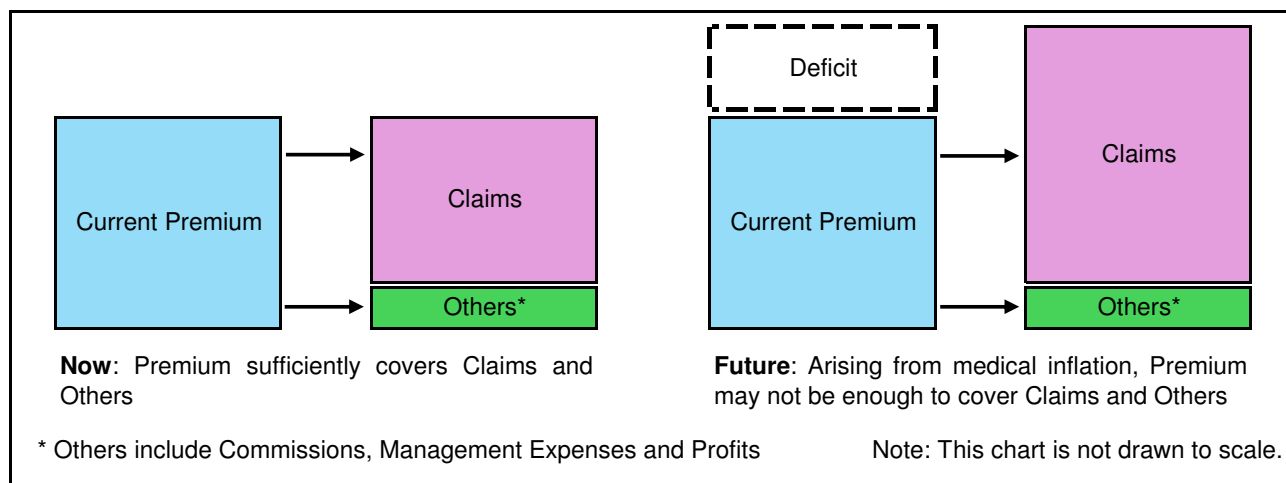
Premium Projection Table

Age	Current premium upon age next birthday for Plan 350 (RM)	Estimated premium		Over the long term, you can reduce premiums payable by choosing plans with: A lower annual limit.
		Based on medical Inflation of 7% per annum <sup>1</sup> (RM)	Based on medical inflation of 10% per annum (RM)	
25	861	921	947	
35	1,108	1,186	1,219	
45	1,517	1,623	1,669	
55	2,625	2,809	2,888	
65	5,581	5,972	6,139	

- 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).
- **Waiting Period** - Your coverage will only start 30 calendar days after the inception date of your policy.
- **Specified Illness** - Not applicable
- **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 Options Table

	Recommended Product	Alternative Product Options	
Name	PACIFIC Medi-Pro Plan 350	Option 1 PACIFIC Medi-Pac Plan B	Option 2 PACIFIC Medi-Care Plan A
Annual Premium	RM1,517	RM2,216 <i>The annual premium is higher by RM699.</i>	RM1,397 <i>The annual premium is lower by RM120.</i>
Type	Cashless facility <i>We pay directly to hospitals.</i>	Cashless facility <i>We pay directly to hospitals.</i>	Cashless facility <i>We pay directly to hospitals.</i>
Coverage Term	Until age 100 <i>Renewal is at the option of the policyholder but premium rates are not guaranteed.</i>	Until age 80 <i>Renewal is at the option of the policyholder but premium rates are not guaranteed.</i>	Until age 70 <i>Renewal is at the option of the company but premium rates are not guaranteed.</i>
Co-insurance	Not applicable	Not applicable	Not applicable
Deductible	Not applicable	Not applicable	Not applicable
Hospital Room and Board	RM350 per day	RM300 per day	RM400 per day

<b>Surgical Expenses</b>	As charged	As charged	RM40,000 and subject to surgical schedule
<b>Annual Limit</b>	RM1,500,000	RM80,000	RM400,000
<b>Lifetime Limit</b>	Not applicable	RM400,000	Not applicable
<ul style="list-style-type: none"> <li>● <b>Annual Limit:</b> Maximum amount you can claim in a year.</li> <li>● <b>Lifetime Limit:</b> Maximum amount you can claim throughout your lifetime.</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.

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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)).