PRODUCT DISCLOSURE SHEET

PACIFIC INSURANCE
A member of the Fairfax Group

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your motor insurance.

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

The information provided in this Product Disclosure Sheet is valid from 6 November 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 Motor Pro Insurance?

Motor Pro Insurance is an insurance policy that provides coverage against liabilities to other parties for injury or death, damage to other parties' property, and accidental or fire damage to your car or theft of your car. This policy also includes a range of bundled extended coverages, as outlined in Item 2.

2. Know Your Coverage

As an illustration, a 30-year-old single male with a Perodua Myvi (1496cc), manufactured in 2024 and located in Kuala Lumpur, for RM2,389.45 annually (inclusive of Service Tax and Stamp Duty), you will receive the following coverage:

Sum Insured / Sum Covered	RM50,000
No Claim Discount (NCD) Entitlement	0%
***Additional Coverage** (This is purchased with an additional premium)	• Cover for Windscreens, Windows and Sunroof with sum insured RM1,500 (RM225.00) • Top Up for Full Convulsion of Nature Cover (RM60.00)

Your motor policy covers:	Your motor policy excludes:
• Liability to other parties for injury or death • Damage to other parties' property • Damage to your car due to accident or fire • Theft of your car • Damage arising from flood and landslide, or any other convulsions of nature – **Up to 20% of your policy Sum Insured, but not more than RM15,000** • Snatch theft cover – **Up to RM1,000** • All authorised drivers cover with waiver of tariff compulsory excess • Legal defence costs against public prosecution – **Up to RM15,000**	• Your own death or bodily injury due to motor incident* • Your liability against claims from passengers in your car* • The commercial use of your car • Unlicensed drivers driving your car • Driving under the influence of alcohol, drugs, or other intoxicating substances • Fraudulent and exaggerated claims • Using your car for unlawful purpose • Using your car for any competition (other than treasure hunt), racing, rally, pace-making, reliability trail, speed test or on any track • Depreciation, wear and tear, rust and corrosion, mechanical/electronic breakdown or malfunction • Failure to take precaution against additional damage after an accident • War and related risks • Any applicable excess **These may be insured by adding optional benefits with the payment of additional premiums.* *Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.*

If you have any questions or require assistance on your motor insurance policy, 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 motor insurance policy, you must pay a premium of:

Base Premium	**RM1,918.19**
(-) 0% NCD entitlement	RM 0.00
(+) Additional coverage	RM 285.00
(+) 8% Service tax	RM 176.26
(+) Stamp duty	RM 10.00
(+) Commission (included in the Total Premium Payable)	10% or RM220.32
Total Premium Payable	**RM2,389.45**

4. Other Key Terms

- You must disclose all material facts such as previous accidents and modification to engine or chassis.
- The duration of coverage is 1 year. You need to renew the insurance cover annually.
- The insurance will only be effective once you have paid the premium (cash before cover).
- You must ensure that your car is insured/covered at the appropriate amount as it will affect the amount you can claim.
- You must notify us as soon as possible after any event that may become the subject of a claim under this policy, by:
  (a) calling us at 03-2633 8999;
  (b) emailing us at customerservice@pacificinsurance.com.my; or
  (c) notifying us at our Online Claim Portal.

  All accidents must be reported to the police within 24 hours as required by Law. After lodging a police report, your car can be sent to any approved repairer as outlined below:
  (a) motor repair workshops which are on our panel of approved workshops;
    (i) We will ensure there are adequate number of our panel of approved workshops to provide reasonable and convenient access to you;
    (ii) Where there are no panel of approved workshops at any nearby locations in the event of an incident, we may at our discretion choose to either:
      - assist you in accessing the nearest workshop on our panel and arrange for towing services to such selected workshop at no cost to you; or
      - allow the damaged car to be repaired at any nearby accident repair workshop registered with Jabatan Pengangkutan Jalan (JPJ), as may be determined by us.

  or
  (b) any other repairer that we have given you special permission to use. The circumstances under which a special permission may be granted by us includes:
    (i) no approved repairer described in (a) above is available at the location of your car, and we are unable to assist you in accessing the nearest workshop on our panel or that is registered with JPJ;
    (ii) repairs that require special expertise from specific repairers which cannot be provided by an approved repairer; and
    (iii) franchise repairers.

  In the case of any windscreen damage or breakage, where windscreen add-on is extended, your car can be sent to any windscreen repair shops, as well as any approved repairer for repairs or replacement.

  For the full list of approved repairers, please refer to the link below:
  https://www.jpj.gov.my/bengkel-kemalangan/

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 providing written notice and the road tax cancellation slip to The Pacific Insurance Berhad, together with either the Certificate of Insurance (CI) or a duly certified Statutory Declaration (SD). Upon cancellation, you are entitled to a refund of the premium based on short-period rates as stated in the policy contract, subject to a minimum premium of RM100.00 payable under the policy. However, premium will not be refunded if a claim has been made on the policy.

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.*

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Name :
Date :