

PRODUCT DISCLOSURE SHEET



A member of the Fairfax Group

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your home content 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 1 January 2026.

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 Home Content Insurance?

Home Content Insurance provides protection against loss or damage to household contents and personal effects belong to you or your family.


2. Know Your Coverage

As an illustration, with a sum insured of RM50,000 on Contents, for RM250.00 annually (excluding the applicable Service Tax and Stamp Duty), you will receive the following home content insurance coverage:


This policy covers:	This policy excludes:
<ul style="list-style-type: none"> Fire and lightning, water damage, explosion, earthquake, windstorm, flood, malicious damage, impact, aircraft damage, riot and civil commotion, and falling trees – up to RM50,000 Theft, by forcible and violent entry, of contents from your house – up to RM50,000 Accidental damage – up to RM50,000 Subsidence or landslip – up to RM50,000 Occupier's liability of you and your family – up to RM250,000 per incident Loss of money – up to RM500 per incident Replacement of damaged locks and keys – up to RM500 per incident Loss or damage to your pedal cycles – up to RM500 per incident Debris removal – limit RM2,000 Out of pocket expenses – limit RM2,000 Repair of doors or windows – limit RM1,000 Title deeds or documents – limit RM2,500 Coin, medal and stamp collections – limit RM500 Fire brigade charges – limit RM5,000 Freezer Food – up to RM500 per incident Order to evacuate by Government Authority – limit RM25,000 	<ul style="list-style-type: none"> Radioactive contamination War risks Acts of authorities Sonic bangs Existing damage Any applicable excess <p style="font-size: small; margin-top: 10px;"><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 1 year. You need to renew your policy annually.


If you have any questions or require assistance on your houseowner/householder 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 Home Content Insurance, you must pay a premium of:

Standard Cover	RM250.00 annually
Total premium you must pay is RM250.00 .	

You also have to pay the following fees and charges:

Stamp duty	RM10.00 (eligible for exemption until 31 December 2028 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	15% of premium or RM37.50 (included in the total premium)
Service Tax	8% of premium or RM20.00

4. Other Key Terms

- You must give all the facts in your application form fully and accurately.
- It is important that you inform The Pacific Insurance Berhad of any change in your contact or personal details to ensure that all correspondences reach you in a timely manner.
- All buildings relating to this insurance must be constructed of brick/concrete walls and roofed with tiles/asbestos, used solely for the purpose of dwelling (Construction Classification 1A).
- The sum insured that you selected should represent the full value of your Contents. However, we will waive any penalty for underinsurance if at the time of any loss or damage the sum insured on Contents is less than the total cost of replacing all the insured Contents as new (less an allowance for wear and tear on items of carpets and other floor coverings, clothing, footwear, curtains, household linen, sporting equipment, toys, kitchenware and utensils) by not more than 25%.
- The maximum amount we will pay for contents shall be limited to:
 - (a) RM2,000 per article or per collections, set or pair if the items form a collection, set or pair (except for furniture, pianos, organs, household appliances, personal computers, radios, television sets, video recorder sets, Hi-fi equipment and the like).
If cover for more than the above mentioned limit is required, such article, collections, set or pair can be specially insured as a specified item showing a separate sum insured for each item. The sum insured of each item shall be the maximum amount we will pay.
 - (b) in total, one third of the total sum insured of your Contents or RM30,000, whichever is less for all articles of platinum, gold and silver, jewellery, furs and watches.
- You must disclose all material facts such as your occupation and personal pursuits.
- Premium due to us must be paid and received by us within 60 days from the inception date of this policy/endorsement/renewal certificate.
- For any loss or damage claim you must:
 - (a) notify us immediately of any loss or damage by deception, theft, attempted theft, vandalism, malicious acts, riot or civil commotion or if any property has been lost outside your home;
 - (b) at your expenses provide us with such information and evidence as we may request including written estimates and proof of ownership or value.

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 this policy at any time by giving us notice in writing and, provided that no claim has been made during the current period of insurance, we will make a refund of premium paid for any unexpired period of insurance calculated at our usual short term rates.

We may also cancel this policy by sending 7 days notice by letter to your last known address and we will make a refund of the premium paid for any unexpired period of insurance.

If you have any complaints, please contact us at:

Complaint Monitoring Unit

40-01, Q Sentral, 2A Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia.
(P.O. Box 12490, 50780 Kuala Lumpur, Malaysia.)
Tel: +603-2633 8999 Fax: +603-2633 8998 E-mail: customerservice@pacificinsurance.com.my

If you are not satisfied with our response, you may contact the following:

- (a) **Laman Informasi Nasihat dan Khidmat (BNMLINK) Bank Negara Malaysia**
4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur
Tel: 1-300-88-5465 Fax: +603-2174 1515 Web Form: bnm.gov.my/BNMLINK
- (b) **Financial Markets Ombudsman Service** (formerly known as Ombudsman for Financial Services)
Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Tel: +603-2272 2811 Website: www.fmos.org.my

Appendix

Benefits and Premium

Benefits	Sum Insured
Fire and lightning, water damage, explosion, earthquake, windstorm, flood, malicious damage, impact, aircraft damage, riot and civil commotion and falling trees	Up to 100% sum insured
Theft, by forcible and violent entry, of contents from your house	
Accidental damage	
Subsidence or landslip	
Occupier's liability of you and your family	Up to RM250,000 per incident
Loss of money	Up to RM500 per incident
Replacement of damaged locks and keys	Up to RM500 per incident
Loss or damage to your pedal cycles	Up to RM500 per incident
Debris removal	Limit RM2,000
Out of pocket expenses	Limit RM2,000
Repair of doors or windows	Limit RM1,000
Title deeds or documents	Limit RM2,500
Coin, medal and stamp collections	Limit RM500
Fire brigade charges	Limit RM5,000
Freezer food	Up to RM500 per incident
Order to evacuate by government authority	50% of sum insured

PLANS	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5	PLAN 6	PLAN 7	PLAN 8	PLAN 9	PLAN 10
Sum Insured (RM)	25,000	30,000	35,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000
Annual Premium (RM)	125	150	175	200	250	300	350	400	450	500