

PRODUCT DISCLOSURE SHEET

**PACIFIC
INSURANCE**

A member of the Fairfax Group

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your houseowner/householder 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 HomeInsure Pro Insurance?

HomeInsure Pro Insurance provides coverage for your Building and/or Contents and it covers loss or damage caused by fire, lightning, explosions, flood, bursting or overflowing of domestic water tanks, apparatus or pipes or by any other perils mentioned in the insurance policy.

2. Know Your Coverage

As an illustration, a private landed dwelling with a sum insured of RM500,000 (on Building – Class 1A construction) and RM100,000 (on Contents), for RM706.40 annually (excluding the applicable Service Tax and Stamp Duty), you will receive the following HomeInsure Pro Insurance coverage:

This policy covers:	This policy excludes:
<p>Loss or damage to your Building and/or Content due to</p> <ul style="list-style-type: none">• fire, lightning and explosion caused by gas used for domestic purposes• Loss or damage caused by aircraft, impact by road vehicles or animals, bursting or overflowing of domestic water tanks, apparatus or pipes• Hurricane, cyclone, typhoon, windstorm, earthquake, volcanic eruption• Flood• Riot, strike or malicious damage• Robbery, hold up or theft accompanied by breaking into or out of a Building• Personal liability – up to RM250,000• Compensation for death – RM50,000• Bereavement benefit – RM5,000• Inconvenience allowance – up to RM3,000• Breakage to mirrors – up to RM500 per piece*• Contents temporarily removed – up to 15% of total sum insured On Contents*• Loss of rent – up to 10% of total sum insured	<ul style="list-style-type: none">• Loss or damage due to war, terrorism and mutiny• Cessation of work or property is confiscated, seized or destroyed by any government or local authority• Property's own fermentation, natural heating or spontaneous combustion or by it undergoing any heating or drying process• Nuclear risk• Consequential loss or damage of any kind except rent insurance• Breakage of glass in conservatories, green houses or outbuildings• Loss or damage arising from wear and tear, gradual deterioration, depreciation, mechanical or electrical breakdown• Any applicable excess

*Applicable to Householder (Contents) policy only.

Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.

By paying an additional premium, you can expand the coverage to include the following extensions:

- Top-Up Rent Insurance
- Home-Sharing Application Platforms
- Landlord Extension
- Own Impact Damage
- Subsidence and Landslip
- Robbery, Hold-Up or Theft
- Mortgage Protector
- Thirty (30) Days' Purchase Protection
- Alterations, Repairs and Additions to Building
- Worldwide Personal Accident Add-On
- Water Tanks, Apparatus or Pipes Damage Extension
- COVID-19 or Dengue Fever Hospitalisation Income
- Landlord Extension Plus Add-On (applicable to Building only)

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 HomeInsure Pro Insurance, you must pay a premium of:

Standard Cover	RM706.40 annually
Additional Cover	1. Worldwide Personal Accident Add-On (RM35.00 for up to RM100,000 limit of cover) 2. Water Tanks, Apparatus or Pipes Damage Extension (RM18.00 for up to RM1,000 limit of cover)
Total premium you must pay is RM759.40 .	

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 RM113.91 (included in the total premium)
Service Tax	8% of premium or RM60.75

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.
- For Houseowner (Building) policy:
 - (a) You must ensure that your property is insured at the appropriate amount taking into account the renovation made to your property.
 - (b) The total sum insured should cover the cost of rebuilding the property in the event of loss or damage.
- For Householder (Contents) policy:
 - (a) The total sum insured must represent the full value of the household Contents.
 - (b) No one article (furniture, pianos, organs, household appliances, radios, television sets, video recorder sets, Hi-Fi equipment not included) shall be of greater value than 5% of the total sum insured on Contents, unless such article is specially declared as a separate item.
 - (c) Total value of platinum, gold and silver articles, jewellery and furs shall not exceed one third of the total sum insured on Contents.
- 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.
- You must immediately notify in writing to us of any loss or damage and:
 - (a) at your own expense and within 30 days after the incident, deliver to us a claim in writing with detailed particulars and proofs as we may reasonably require;
 - (b) for loss or damage by theft or attempted theft, you must immediately make a police report.

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. You shall be entitled to a refund of premium after we have charged you based on our customary short rates or minimum premium payable under the policy, whichever is higher.

We may also cancel this policy at any time by giving you seven days' notice in writing and will refund the pro rata premium equal to the 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

Basic Benefits

DESCRIPTION OF PERIL / BENEFITS		HOMEINSURE PRO
BUILT-IN COVER / STANDARD COVER (with excess waived)		
SECTION 1 – Fire & Extraneous Perils		
1.1	Loss or damage caused by fire, lightning, thunderbolt, subterranean fire	Similar to Houseowner/Householder tariff policy
1.2	Loss or damage caused by explosion	Similar to Houseowner/Householder tariff policy
1.3	Loss or damage caused by aircraft and other aerial devices and/or articles dropped therefrom	Similar to Houseowner/Householder tariff policy
1.4	Loss or damage caused by impact damage not caused by Insured, his family, household or servant	Including cover for loss or damage by any external cause from outside the Building
1.5	Resultant damage (only) from Bursting or Overflowing Domestic Water Tanks, Apparatus or Pipe	Similar to Houseowner/Householder tariff policy but without excess
1.6	Loss or damage caused by hurricane, cyclone, typhoon, windstorm	Similar to Houseowner/Householder tariff policy with additional cover for outside fixtures & fittings
1.7	Loss or damage caused by earthquake, volcanic eruption	Similar to Houseowner/Householder tariff policy but without excess
1.8	Loss or damage caused by flood	Similar to Houseowner/Householder tariff policy but without excess
1.9	Loss or damage caused by riot, strike and malicious damage	Similar to Houseowner/Householder tariff policy
SECTION 2 – Theft & Related Events		
2.1	Loss or damage caused by robbery, hold-up or theft (From breaking-into or out of Building)	Similar to Houseowner/Householder tariff policy and including loss of money up to RM1,000
SECTION 3 – Personal Liability		
3.1	Personal liability arising from accident within the Building	Similar to Houseowner/Householder tariff policy but including cover for members of Household, and with a higher limit of liability at RM250,000
SECTION 4 – Personal Accident		
4.1	Compensation for death from insured perils	Higher compensation limit at RM50,000 compared to tariff
4.2	Bereavement benefit for death of Insured	Benefit in the event of death of Insured persons – RM5,000 (divided equally between named Insureds)
SECTION 5 – Miscellaneous Benefits		
5.1	Up to RM3,000 for inconvenience allowance for cost of: (i) Fire brigade report (ii) Fire brigade charges (iii) Domestic help/ cleaners allowance (iv) Replacing lost legal documents	Inconvenience allowance to deal with those unavoidable costs
5.2	Up to RM500 for accidental damage to mirrors (<i>Excluding hand-held mirrors</i>)	Similar to Houseowner/Householder tariff policy
5.3	Up to 15% of sum insured on Contents for temporary removal of Contents outside the Building	Similar to Houseowner/Householder tariff policy
5.4	Up to 10% of sum insured for rent insurance (<i>For loss of rental or alternative accommodation</i>)	Similar to Houseowner/Householder tariff policy

Optional Add-Ons/Extensions

1. Top Up Rent Insurance

Extended with a top up of the existing rent limit as provided under Section 5.4 – Rent Insurance.

- Premium Rate: Based on % of sum insured on Building and/or Contents

2. Home-Sharing Application Platforms

Extended to cover loss or damage to Building and/or Content from malicious damage caused by guests, up to RM10,000.

- Premium Rate: 0.0862% of total sum insured on Building and/or Contents

3. Landlord Extension

Extended to cover malicious damage by tenant (up to sum insured on Building and/or Contents) and legal fee (up to RM1,000) for issuing letter of demand for rent past due incurred within the period of your policy.

- Premium Rate: 0.0636% of total sum insured on Building and/or Contents

4. Own Impact Damage

Extended to cover loss or damage under Section 1.4 – Impact Damage from External Cause, to include any such accidental action caused by you, your family, household, agent or servant, up to sum insured on Building and/or Contents.

- Premium Rate: 0.0036% of total sum insured on Building and/or Contents

5. Subsidence and Landslip

Extended to cover loss or damage under Section 1 – Fire & Extraneous Perils to include subsidence and landslip caused by subsidence and/or heave of the building site, or landslip, up to sum insured on Building and/or Contents. (Excess: 5% of sum insured or RM25,000, whichever is lower)

- Premium Rate: 0.0567% of total sum insured on Building and/or Contents

6. Robbery, Hold-Up or Theft

Extended to cover robbery, hold-up or theft, not accompanied by breaking in or out of the Building.

- Premium Rate: 0.25% of total sum insured on Building and/or Contents

7. Mortgage Protector

(i) Monthly Mortgage Instalment

- ❖ Extended to cover monthly mortgage repayment or financing amount, up to RM3,000 per month for 6 months, in the event the insured premises is temporarily uninhabitable due to an insured event.

(ii) Accidental Death or Total Permanent Disablement.

- ❖ Extended to cover mortgage amount up to 10% of sum insured on Building or RM250,000 whichever is lower, in the event the insured suffers accidental death or total permanent disablement caused by an insured event occurring within the Building.

- Premium Rate: 0.0353% of total sum insured on Building

8. Thirty (30) Days' Purchase Protection

Extended to cover insured's latest purchases for any household goods or personal effects (exclude money and cash), up to 5% of sum insured on Contents or RM5,000, whichever is lower, in the event of loss or damage due to insured events occurring within 30 days from the date of purchase, while within the insured Building.

- Premium Rate: 0.0238% (based on 5% of sum insured on Contents or RM5,000, whichever is lower)

9. Alterations, Repairs and Additions to building

Extended to cover in respect of alterations, repairs and additions done to the insured Building, up to 25% of total sum insured on Building.

- Premium Rate: Basic rate x additional sum insured on Building

10. Worldwide Personal Accident Add-On

Extended to cover for death and permanent disablement due to injury caused solely and independently by an accident. Eligible age is between 18 and 70 years old at the point of inception of this Add-On.

- Premium Rate: 0.035% of sum insured (maximum sum insured: RM500,000)

11. Water Tanks, Apparatus or Pipes Damage Extension

Extended to provide cover for the cost of repair or replacement of the damaged water tanks, apparatus or pipes and cost reasonably incurred for hacking and/or patching of the walls around the affected pipe, water tank or apparatus.

- Limit of Cover and Premium as follows:

Limit of Cover (RM)	Premium (RM)
1,000	18.00
2,000	27.00
3,000	34.00
4,000	41.00
5,000	45.00

12. COVID-19 or Dengue Fever Hospitalisation Income

Extended to provide cover daily hospital income up to 14 days, hardship allowance and disinfection cost due to COVID-19 or dengue fever.

- Limit of Cover and Premium as follows:

Benefits	Limit of Cover (RM)			
	Plan A	Plan B	Plan C	Family Plan (Per Person)
1 Daily Hospital Income (per person) (Max. up to 14 days per period of insurance)	200	300	500	250
2 Hardship Allowance when hospitalisation period exceeds 30 days continuously (per incident)	2,000	3,000	4,000	3,000
3 Costs incurred for Disinfection of insured Building due to COVID-19 (reimbursement basis) (per incident)	3,000	5,000	10,000	10,000
Premium (RM)	88.00	138.00	238.00	338.00 (up to 4 pax) 84.50 (additional pax)

13. Landlord Extension Plus Add-On (applicable to building only)

Extended to provide cover against any Runaway Tenant.

- Limit of Cover and Premium as follows:

Benefits	Limit of Cover (RM)		
	Plan A	Plan B	Plan C
SECTION A: RENTAL DEFAULT			
A.1 Loss of rental income due from a runaway tenant (the lower of the monthly limit or the monthly rental stated in the Tenancy Agreement up to a maximum of 2 months rental)	1,500 per month	2,500 per month	5,000 per month
A.2 Reimbursement of legal cost of issuing a letter of demand for your loss of rental income due from a runaway tenant	500	750	1,000
SECTION B: ADDITION BENEFITS TO BE COVERED			
B.1 Cost of repair or replacement in respect of loss or damage to insured property caused directly by the malicious act of the runaway tenant subject to annual limit of the plan selected	4,000	6,000	8,000
B.2 Theft or burglary of part or whole of the insured property by a runaway tenant	1,000	1,500	2,000
B.3 Outstanding utility bills for water and electricity bills incurred by runaway tenant for which you are responsible	250	500	1,000
Premium (RM)	375.42	590.10	860.31