

PRODUCT DISCLOSURE SHEET

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 Houseowner/Householder Insurance?

Houseowner/Householder Insurance provides you with coverage for your Building and/or Contents and it covers loss or damage by fire, lightning, explosions, flood, burst pipe 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 RM788.00 annually (excluding the applicable Service Tax and Stamp Duty), you will receive the following houseowner and householder insurance coverage:

This policy covers:	This policy excludes:
<p>Loss or damage to your Building and/or Content caused by any of the following:</p> <ul style="list-style-type: none">• Fire, lightning and explosion caused by gas used for domestic purposes• Loss or damage to your Building by aircraft, impact by road vehicles or animals, bursting or overflowing of domestic water tanks, apparatus or pipes• Theft but only accompanied by actual, forcible and violent breaking into or out of a Building• Hurricane, cyclone, typhoon, windstorm, earthquake, volcanic eruption• Flood but excluding loss or damage caused by subsidence or landslip• Robbery and hold up• Loss of rent – up to 10% of total sum insured• Liability to the public – up to RM50,000• Contents temporarily removed – up to 15% of total sum insured on Contents*• Breakage to mirrors – up to RM500 per piece*• Compensation for death – up to RM10,000 or one-half of the total sum insured on Contents, whichever is lesser*• Servant's property* <p><i>*Applicable to Householder (Contents) policy only.</i></p>	<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• Any applicable excess <p><i>Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.</i></p>

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

Applicable to Houseowner (Building) only

- Landlord's household goods and furnishings in blocks of flats/apartments
- Plate glass accidental breakage
- Alterations, repairs and additions
- Loss or damage by hurricane, cyclone, typhoon or windstorm to metal smoke stacks, awnings, blinds, signs and other outdoor fixtures and fittings including gates and fences

Applicable to Householder (Contents) only

- Extended theft cover

Applicable to Houseowner (Building) and/or Householder (Contents)

- Increase indemnity limit under additional rent insurance
- Increased indemnity limits of liability to the public
- Riot, strike and malicious damage
- Subsidence and landslip
- Water tanks, apparatus or pipes damage extension (Non-Tariff)

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 Houseowner/Householder Insurance, you must pay a premium of:

Standard Cover	RM788.00 annually
Additional Cover	1. Riot, Strike and Malicious Damage (RM60.00) 2. Water Tanks, Apparatus or Pipes Damage Extension (RM18.00 for up to RM1,000 limit of cover)
Total premium you must pay is RM866.00 .	

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 RM129.90 (included in the total premium)
Service Tax	8% of premium or RM69.28

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

Premium Rates

Description	Construction Classification			
HOUSEOWNER (BUILDINGS)	1A	1B	2	3
(A) Dwellings - Detached and Non-Detached	0.090%	0.226%	0.243%	0.548%
(B) Dwellings - Flats and Apartment	0.093%	0.243%	0.349%	0.706%
HOUSEHOLDERS (CONTENTS)	1A	1B	2	3
(A) Dwellings - Flats and Apartments	0.338%	0.520%	0.650%	1.041%
(B) Residents' Property in Hotels, Residential Clubs and Boarding Houses	50% Loading on Contents Rate Above			
ADDITIONAL COVERS:				
(A) Subsidence & Landslip	0.081%			
(B) Riot, Strike & Malicious Damage	0.010%			
(C) Liability to Third Party:				
(i) RM100,000.00	(i) RM10.00			
(ii) RM250,000.00	(ii) RM20.00			
(D) Plate Glass	0.05% of total sum insured on Building			
(E) Extended Theft Cover	0.25% of total sum insured on Contents			
(F) Water Tanks, Apparatus or Pipes Damage Extension (Non-Tariff):				
(i) RM1,000	(i) RM18.00			
(ii) RM2,000	(ii) RM27.00			
(iii) RM3,000	(iii) RM34.00			
(iv) RM4,000	(iv) RM41.00			
(v) RM5,000	(v) RM45.00			