

## PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your golfer's insurance.

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

**PACIFIC  
INSURANCE**

A member of the Fairfax Group

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](http://www.pidm.gov.my)).

### 1. What is Pacific Birdie Plus Golfer's Insurance?

Pacific Birdie Plus Golfer's Insurance provides coverage for your liability to the public, golf clubs, bags and golfing equipment, personal accident benefits, personal effects, indemnity for Hole-in-One and medical expenses for golf caddy.

### 2. Know Your Coverage

As an illustration, for RM107.00 annually (excluding the applicable Service Tax and Stamp Duty), you will receive the following coverage:

| This policy covers:  | This policy excludes:   |
|--|---|
| <ul style="list-style-type: none"><li>Liability to the public – <b>up to RM750,000</b></li><li>Personal Accident:<ul style="list-style-type: none"><li>(i) Death – <b>RM50,000</b></li><li>(ii) Permanent disablement – <b>up to RM50,000</b></li><li>(iii) Temporary total disablement from engaging in or attending to usual business – <b>RM100 per week, up to 104 weeks</b></li></ul></li><li>Golfing Equipment:<ul style="list-style-type: none"><li>(i) Loss or damage to any one golf club – <b>up to RM350</b></li><li>(ii) Loss or damage to all Golfing Equipments, including breakage of clubs – <b>up to RM5,000</b></li></ul></li><li>Personal effects – <b>up to RM5,000</b></li><li>Indemnity for a 'Hole in One' – <b>RM750 during normal days; RM2,000 during competition organised by the golf course</b></li><li>Medical expenses for golf caddy – <b>up to RM500 per accident</b></li></ul> | <ul style="list-style-type: none"><li>War risks</li><li>Nuclear risks</li><li>HIV/AIDS</li><li>Intentional self-injury</li><li>Suicide</li><li>Any kind of disease or illness</li><li>Childbirth and pregnancy</li><li>Pre-existing physical or mental defects</li></ul> <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:

- Extension to include Family Members

The duration of coverage is 1 year. You need to renew your policy annually.

If you have any questions or require assistance on your golfer's insurance, you can:



Call us at  
+603-2633 8999



Visit us at:  
[The Pacific Insurance Berhad](http://The Pacific Insurance Berhad)



Email us at:  
[customerservice@pacificinsurance.com.my](mailto:customerservice@pacificinsurance.com.my)

### 3. Know Your Obligations

For this Pacific Birdie Plus Golfer's insurance, you must pay a premium of:

|   |   |
|---|---|
| Standard Cover                                  | <b>RM107.00 annually</b>                      |
| Additional Cover                                | Extension to include Family Members (RM17.00) |
| Total premium you must pay is <b>RM124.00</b> . |   |

You also have to pay the following fees and charges:

|             |  |
|-------------|--|
| Stamp Duty  | <b>RM10.00</b>   |
| Commission  | 25% of premium or <b>RM31.00</b> (included in the total premium) |
| Service Tax | 8% of premium or <b>RM9.92</b>                                   |

### 4. Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- 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.
- It is a fundamental and absolute special condition of this contract that the premium due must be paid and received by us within 60 days from the inception date of this policy/endorsement/renewal certificate.
- You or Insured Person must notify The Pacific Insurance Berhad with full details immediately after an event which may become the subject of a claim under this policy.

*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 notifying us in writing and, provided no claim has arisen during the current period of insurance, we will refund you any premium for the unexpired period of insurance calculated at our usual short-term rates.

We may cancel this policy at any time by giving you 7 days' written notice by registered letter at your address last known to us. Upon cancellation of the policy, we will refund to you a proportionate part of the premium corresponding 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](mailto:customerservice@pacificinsurance.com.my)

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

- Laman Informasi Nasihat dan Khidmat (BNMLINK) Bank Negara Malaysia**  
4<sup>th</sup> 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](http://bnm.gov.my/BNMLINK)
- 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](http://www.fmos.org.my)

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### 1. What is Extension to include Family Members?

Extension to include Family Members extends coverage to your legal spouse and legitimate children. The coverage includes their liability to the public, golf clubs, bags and golfing equipment, personal accident benefits, personal effects, indemnity for Hole-in-One and medical expenses for golf caddy.

### 2. Know Your Coverage

As an illustration, for RM17.00 annually (excluding the applicable Service Tax and Stamp Duty), you will receive the following coverage:

| This add-on covers:   | This add-on excludes:   |
|---|---|
| <ul style="list-style-type: none"><li>Legal spouse and legitimate children – same amount of sum insured as the Insured Person</li></ul> | <ul style="list-style-type: none"><li>War risks</li><li>Nuclear risks</li><li>HIV/AIDS</li><li>Intentional self-injury</li><li>Suicide</li><li>Any kind of disease or illness</li><li>Childbirth and pregnancy</li><li>Pre-existing physical or mental defects</li></ul> <p><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 golfer's insurance, you can:



Call us at  
+603-2633 8999



Visit us at:  
[The Pacific Insurance Berhad](http://The Pacific Insurance Berhad)



Email us at:  
[customerservice@pacificinsurance.com.my](mailto:customerservice@pacificinsurance.com.my)

### 3. Know Your Obligations

For this Extension to include Family Members, you must pay a premium of:

|   |                         |
|---|-------------------------|
| Add-On Cover  | <b>RM17.00 annually</b> |
| Total Add-On premium you must pay is <b>RM17.00</b> . |                         |

You also have to pay the following fees and charges:

|             |  |
|-------------|--|
| Stamp duty  | Not applicable   |
| Commission  | 25% of premium or <b>RM4.25</b> (included in the total Add-On premium) |
| Service Tax | 8% of premium or <b>RM1.36</b>   |

#### 4. Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- 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.
- It is a fundamental and absolute special condition of this contract that the premium due must be paid and received by us within 60 days from the inception date of this policy/endorsement/renewal certificate.
- Eligibility: Your legal spouse and legitimate children.  
Legitimate children include stepchildren or legally adopted children below the age of 21 years old who are dependent on you for support and maintenance.
- You or Insured Person must notify The Pacific Insurance Berhad with full details immediately after an event which may become the subject of a claim under this policy.

*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 Add-On?

Extension to include Family Members cannot be cancelled midterm. It can only be discontinued at renewal or if the Pacific Birdie Plus Golfers Insurance policy is cancelled.

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](mailto:customerservice@pacificinsurance.com.my)

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- 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](http://www.fmos.org.my)