

## PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal cyber 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 Personal Cyber Insurance?

Personal Cyber Insurance provides compensation in the event of financial or material losses arising directly from any unexpected cyber threats or events.

### 2. Know Your Coverage

As an illustration, for RM65.00 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>Electronic fund transfer fraud – <b>up to RM2,500</b></li><li>Online retail fraud – <b>up to RM1,000</b></li><li>Identity theft – <b>up to RM500</b></li><li>Cyber bullying – <b>up to RM3,000</b></li><li>E-Commerce purchase protection – <b>up to RM1,000</b></li></ul>	<ul style="list-style-type: none"><li>Abnormal conditions/state of emergency/mass cyber-attack</li><li>Bodily injury</li><li>Business activities</li><li>Confidence scams</li><li>Currency</li><li>Dishonest acts</li><li>Indirect or consequential loss</li><li>Infrastructure failure</li><li>Lost or stolen plastic cards</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 personal accident insurance, you can:



Call us at  
+603-2633 8999



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



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

### 3. Know Your Obligations

For this Personal Cyber Insurance, you must pay a premium of:

Standard Cover	<b>RM65.00 annually</b>
Total premium you must pay is <b>RM65.00</b> .	

You also have to pay the following fees and charges:

Stamp Duty	<b>RM10.00</b>
Commission	25% of premium or <b>RM16.25</b> (included in the total premium)
Service Tax	8% of premium or <b>RM5.20</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.
- Full premium must be paid and received by us or our registered intermediary before commencement of the policy.
- The policy provides cover on worldwide basis.
- You can purchase one policy only in respect of this insurance.
- Eligibility – On the effective date of this coverage, the Insured Person must be:
  - (a) 18 years and above;
  - (b) a Malaysian.Otherwise, you must seek the required approval before purchasing this product.
- In the event of claim, or that you become aware of any act of circumstances likely to result in a loss, you must notify The Pacific Insurance Berhad as soon as possible. It is important for you to call our Incident Responder Team's Helpline at +603-40657083 and/or email them at [customercare@dbglocal.co](mailto:customercare@dbglocal.co) within 72 hours after you are aware of the circumstances, so that necessary guidance could be provided to you on a timely basis. If a claim is apparent, you are to make a police report as soon as possible, preferably within 24 hours after the discovery.

*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?

Yes, but if cancellation is on your request, a 75% refund of the pro-rata premium equal to the unexpired period of this policy is payable. For this, a 7 days prior written notice is required.

If cancellation is necessary arising from the specific condition(s) mentioned in the policy, where we have initiated the cancellation by giving you at least 7 days prior notice in writing, we will then return promptly any premium actually paid by you.

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:

(a) **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)

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

## Appendix

### Benefits and Premium

<b>INSURED EVENTS</b> <i>(for which you are covered)</i>	<b>LIMIT OF COVER</b> <b>(RM)</b>
<b>1.1 Electronic Fund Transfer Fraud</b> (reimburse you for your financial loss arising directly from a cyber event, which you first discovered during the policy period)	2,500
<b>1.2 Online Retail Fraud</b> (reimburse you for your financial loss arising directly from an online marketplace fraud and, consequently, non-delivery, which you first discovered during the policy period)	1,000
<b>1.3 Identity Theft</b> (reimburse you for identify theft expenses arising directly from an identity theft, which you first discovered during the policy period)	500
<b>1.4 Cyber Bullying</b> (reimburse you for your cyber bullying expenses arising directly from cyber bullying that is first made against you in your personal capacity, during the policy period)	3,000
<b>1.5 e-Commerce Purchase Protection</b> (reimburse you for your material loss arising directly from non-delivery, accidental damage or theft of the product you purchased online during the policy period)	1,000
<b>Premium</b> (Excluding the applicable Service Tax and Stamp Duty)	<b>RM65.00</b>