

# 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>

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

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](http://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@dbglobal.co](mailto:customercare@dbglobal.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

INSURED EVENTS (for which you are covered)	LIMIT OF COVER (RM)
<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>