

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident 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).

1. What is Auto Guard Personal Accident Insurance?

Auto Guard Personal Accident Insurance provides 24-hours worldwide coverage for compensation in the event of injuries, disability or death caused solely by sudden, unforeseen and fortuitous event to the authorised driver, named driver and/or passengers whilst driving, riding, boarding or alighting from the vehicle named in the policy.

2. Know Your Coverage

As an illustration, for RM200.00 annually (excluding the applicable Service Tax and Stamp Duty) under Commercial Vehicle Plan CV1, you will receive the following coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none">Accidental death – RM20,000Permanent disablement – up to RM20,000Medical expenses – up to RM500Bereavement allowance – RM1,500Ambulance fees – up to RM250	<ul style="list-style-type: none">War risksNuclear risksSuicide or self-inflicted injuryAny form of diseaseHIV/AIDSAny form of parasitic infectionChildbirth, miscarriage and pregnancyPre-existing physical or mental defects or infirmityProvoked murder or assaultFlying, other than while travelling as a fare-paying passenger on a licensed aircraftCommitting criminal or unlawful actsIntoxication by alcohol or drugsProfessional sportsHazardous sportsWithout a valid driving licenceOccupations involving high-risk activitiesVehicle is used for illegal pursuit as an unlicensed common carrier

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



Email us at:
customerservice@pacificinsurance.com.my

3. Know Your Obligations

For this Auto Guard Personal Accident Insurance, you must pay a premium of:

Standard Cover	RM200.00 annually
Total premium you must pay is	RM200.00

You also have to pay the following fees and charges:

Stamp Duty	RM10.00
Commission	10% of premium or RM20.00 (included in the total premium)
Service Tax	8% of premium or RM16.00

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.
- You must pay the first premium before coverage under this policy is effective.
- Eligibility: On the effective date of this coverage, the registered owner, name insured and authorised driver:
 - (i) for Private Car must be between 18 to 70 years of age.
 - (ii) for Commercial Vehicle must be between 18 to 65 years of age.
 - (iii) must be permanent resident within Malaysia and Singapore for at least 40 weeks in any 52 weeks period whilst cover is in force.
- The sum insured for the above benefits are applicable for the period of insurance.
- Accidental Death and Permanent Disablement benefits are only payable if it incurs within 12 calendar months of the accidental bodily injury.
- The aggregate of all percentages payable including death in respect of any one accident shall not exceed 100%. In the event of a total of 100% having been paid during the period of this policy, all insurances hereunder shall immediately cease to be in force. All other losses lesser than 100% if having been paid shall reduce the insured's coverage under Accidental Death and Permanent Disablement benefits by that amount from the date of accident until the expiration of the policy.
- Children below 10 years of age are entitled only 50% of the benefits under Accidental Death and Permanent Disablement benefits.
- There is no age limit for passengers riding in the vehicle.
- For the benefits under Accidental Death and Permanent Disablement benefits, in the event, the actual number of passengers in the vehicle exceed 3 for Commercial Vehicle or 6 for Private Car:
 - (a) If the Authorised Driver is You and/or the Registered Owner, the first deduction will be the sum insured as stated in the Schedule of You and/or Registered Owner. The balance of total sum insured of the selected plan will then be shared equally by all passengers above 10 years old with adjustment being made for children below 10 years old.
 - (b) If the Authorised Driver is not You and/or the Registered Owner, the total sum insured of the selected plan will be shared equally by all passengers above 10 years old with adjustment being made for children below 10 years old.
- For the benefits under Accidental Death and Permanent Disablement benefits, in the event the actual number of passengers in the vehicle is below 3 for Commercial Vehicle or 6 for Private Car, the sum insured of each passenger above 10 years old is as per sum insured as stated in the Schedule with adjustment being made for children below 10 years old.
- Written notice of any event likely to give rise to a claim should be submitted to us as soon as reasonably possible and in any case not later than 14 days of the accident causing such injury.

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 have the right to cancel this Policy any time by giving written notice to Us. You are entitled to a refund premium after We retains its customary short period rates. No refund of premium for any cancellation of Policy if premium is charged on minimum premium.

We may cancel this Policy by sending 14 days' notice by registered letter to You at Your last known address and shall return to You the premium less the pro rata proportion thereof for the period the Policy has been in force.

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

Table of Benefits and Premium

SEC.	BENEFITS	ANNUAL SUM INSURED (RM)		
		Private Car		Commercial Vehicle
		Plan PC1	Plan PC2	Plan CV1
1.	Death and/or Permanent Disablement	20,000	30,000	20,000
2.	Medical Expenses	1,000	2,000	500
3.	Bereavement Allowance	1,500	1,500	1,500
4.	Ambulance Fees	250	500	250
Maximum indemnity in the event of claim		140,000	210,000	80,000
Premium (RM) (Excluding the applicable Service Tax and Stamp Duty)		80.00	120.00	200.00