

PRODUCT DISCLOSURE SHEET

**PACIFIC
INSURANCE**

A member of the Fairfax Group

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.

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 Bonus Drivers and Passengers Personal Accident Insurance (Unit)?

Bonus Drivers and Passengers Personal Accident Insurance (Unit) provides compensation in the event of injuries, disability or death caused solely by a sudden, unforeseen and fortuitous event to the 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 RM180.00 annually (excluding the applicable Service Tax and Stamp Duty) for a private vehicle with a seating capacity of 5 under 3 units, you will receive the following coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none">Loss of life accident indemnity – RM30,000Dismemberment and loss of sight indemnity – up to RM30,000Medical reimbursement expense – up to RM1,500	<ul style="list-style-type: none">Bacterial infectionsAny other kind of diseaseChildbirth or miscarriageUnder the influence of alcohol or narcoticsVehicle is used for illegal business pursuit as an unlicensed common carrierSuicideWar risksNuclear risksVehicle is used for hire, racing, road rally, pacemaking, speed-testing or use for any purpose in connection with motor tradeHIV/AIDSDrivers without a valid driving licence to drive the insured vehicle or not qualified for holding/obtaining such a valid driver's licence under the regulations of the Malaysian/Singapore Road Transport Department

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 Bonus Drivers and Passengers Personal Accident Insurance (Unit), you must pay a premium of:

Standard Cover	RM180.00 annually
Total premium you must pay is RM180.00 .	

You also have to pay the following fees and charges:

Stamp Duty	RM10.00
Commission	10% of premium or RM18.00 (included in the total premium)
Service Tax	8% of premium or RM14.40

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 a fundamental and a condition of this contract of insurance that The Pacific Insurance Berhad must receive the premium prior to the effective date of this policy/endorsement/renewal certificate.
- The territorial limit covered under this policy is within West Malaysia and Singapore only.
- Eligibility: On the effective date of this coverage, both driver and passengers must be between 3 to 70 years of age.
- The sum insured for the above benefits are applicable for the period of insurance.
- Passengers ages 3 to 15 are entitled to 50% of all the benefits provided under Loss of Life Accident Indemnity, Dismemberment and Loss of Sight Indemnity and Medical Reimbursement Expense benefits.
- The aggregate of all benefits payable in respect of any one accident shall not exceed RM10,000 per unit any one person.
- No compensation shall be payable under Loss of Life Accident Indemnity and Dismemberment and Loss of Sight Indemnity benefits unless death or loss occurs within 180 days after accident occurrence date.
- No compensation shall be payable under any circumstances for more than one loss under Dismemberment and Loss of Sight Indemnity benefit.
- The occurrence of any loss for which compensation is payable under Loss of Life Accident Indemnity and Dismemberment and Loss of Sight Indemnity benefits shall at once terminate all insurance under the policy, without prejudice to any claim originating from the accident.
- In the event that the number of passengers exceeds the number stated in the Schedule of the policy, the Company's Limit of Liability per person under Loss of Life Accident Indemnity, Dismemberment and Loss of Sight Indemnity and Medical Reimbursement Expense benefits will be reduced by the ratio of the actual number of passengers to that of the number of passengers declared. This limitation shall not apply to driver.
- Written notice of an injury that may result in a claim must be given to the company within 30 days after the date 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?

If the Insured shall at any time cancel the vehicle registration or transfer the car which is specified on the policy, the Company upon written request of the Insured, and surrender of the policy, will cancel the same and will return to the Insured the unearned premium. However, the earned premium shall be computed in accordance with the Company's rules, short rates, applicable to this insurance.

The Company may cancel this policy at any time by written notice delivered to the Insured or mailed to his last address as shown by the records of the Company stating when thereafter such cancellation shall be effective. In the event of such cancellation, the Company will return the pro-rata unearned portion of any premium actually paid by the Insured. Such cancellation shall be without prejudice to any claim originating prior thereto.

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:

- 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
- 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

SECTION	BENEFITS	ANNUAL SUM INSURED (RM)		
		1 Unit	2 Units	3 Units
1.	Loss of Life Accident Indemnity	10,000	20,000	30,000
2.	Dismemberment and Loss of Sight Indemnity			
	(a) Loss of both hands or both feet or sight of both eyes	10,000	20,000	30,000
	(b) Loss of either hand or foot and sight of one eye	10,000	20,000	30,000
	(c) Loss of one hand and one foot	10,000	20,000	30,000
	(d) Loss of either hand or foot	5,000	10,000	15,000
	(e) Loss of sight of one eye	5,000	10,000	15,000
3.	Medical Reimbursement Expense	500	1,000	1,500

Seating Capacity (Including Driver)	Annual Premium (RM)		
	(Excluding the applicable Service Tax and Stamp Duty)		
	1 Unit	2 Units	3 Units
4	50.00	100.00	150.00
5	60.00	120.00	180.00
6	70.00	140.00	210.00
Each additional seat	8.00	16.00	24.00