PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your motor 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 22 April 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 Commercial Vehicle Comprehensive Insurance?

Commercial Vehicle Comprehensive Insurance is an insurance policy that provides coverage against liabilities to other parties for injury or death, damage to other parties' property, and accidental or fire damage to your vehicle or theft of your vehicle.

2. Know Your Coverage

As an illustration, a Hino FD (8-ton) truck with C permit, manufactured in 2024 and located in Kuala Lumpur, for RM3,613.04 annually (inclusive of Service Tax and Stamp Duty), you will receive the following coverage:

Sum Insured / Sum Covered	RM100,000
No Claim Discount (NCD) Entitlement	0%
***Additional Coverage** (This is purchased with an additional premium)	• Commercial Vehicle Personal Accident – Plan 1 (RM75.00)

Your motor policy covers:	**Your motor policy excludes:**
• Liability to other parties for injury or death • Damage to other parties' property • Damage to your vehicle due to accident or fire • Theft of your vehicle	• Your own death or bodily injury due to motor incident* • Carrying goods or passengers beyond the vehicle's permitted carrying capacity • Loss, damage or liability caused by flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil/earth or other convulsions of nature* • Unlicensed drivers driving your vehicle • Driving under the influence of alcohol, drugs, or other intoxicating substances • Fraudulent and exaggerated claims • Using your vehicle for unlawful purpose • Using your vehicle for any competition (other than treasure hunt), racing, rally, pace-making, reliability trail, speed test or on any track • Depreciation, wear and tear, rust and corrosion, mechanical/electronic breakdown or malfunction • Failure to take precaution against additional damage after an accident • War and related risks • Any applicable excess **These may be insured by adding optional benefits with the payment of additional premiums.* *Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.*

If you have any questions or require assistance on your motor insurance policy, you can:

Call us at	Visit us at:	Email us at:
+603-2633 8999	The Pacific Insurance Berhad	customerservice@pacificinsurance.com.my

3. Know Your Obligations

For this Commercial Vehicle Comprehensive Insurance, you must pay a premium of:

Base Premium	**RM3,261.15**
(-) 0% NCD entitlement	RM 0.00
(+) Additional coverage	RM 75.00
(+) 8% Service Tax	RM 266.89
(+) Stamp Duty	RM 10.00
(+) Commission (included in the Total Premium Payable)	10% or RM333.62
Total Premium Payable	**RM3,613.04**

4. Other Key Terms

- You must disclose all material facts such as previous accidents and modification to engine or chassis.
- The duration of coverage is 1 year. You need to renew the insurance cover annually.
- The insurance will only be effective once you have paid the premium (cash before cover).
- You must ensure that your vehicle is insured/covered at the appropriate amount as it will affect the amount you can claim.
- You must notify us as soon as possible after any event that may become the subject of a claim under this policy, by:
  (a) calling us at 03-2633 8999;
  (b) emailing us at customerservice@pacificinsurance.com.my; or
  (c) notifying us at our Online Claim Portal.

  All accidents must be reported to the police within 24 hours as required by Law. After lodging a police report, your vehicle can be sent to any approved repairer as outlined below:
  (a) motor repair workshops which are on our panel of approved workshops;
    (i) We will ensure there are adequate number of our panel of approved workshops to provide reasonable and convenient access to you;
    (ii) Where there are no panel of approved workshops at any nearby locations in the event of an incident, we may at our discretion choose to either:
      - assist you in accessing the nearest workshop on our panel and arrange for towing services to such selected workshop at no cost to you; or
      - allow the damaged vehicle to be repaired at any nearby accident repair workshop registered with Jabatan Pengangkutan Jalan (JPJ), as may be determined by us.

  or
  (b) any other repairer that we have given you special permission to use. The circumstances under which a special permission may be granted by us includes:
    (i) no approved repairer described in (a) above is available at the location of your vehicle, and we are unable to assist you in accessing the nearest workshop on our panel or that is registered with JPJ;
    (ii) repairs that require special expertise from specific repairers which cannot be provided by an approved repairer; and
    (iii) franchise repairers.

  In the case of any windscreen damage or breakage, where windscreen add-on is extended, your vehicle can be sent to any windscreen repair shops, as well as any approved repairer for repairs or replacement.

  For the full list of approved repairers, please refer to the link below:
  https://www.jpj.gov.my/bengkel-kemalangan/

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 your policy at any time by providing written notice and the road tax cancellation slip to The Pacific Insurance Berhad, together with either the Certificate of Insurance (CI) or a duly certified Statutory Declaration (SD). Upon cancellation, you are entitled to a refund of the premium based on short-period rates as stated in the policy contract, subject to a minimum premium of RM100.00 payable under the policy. However, premium will not be refunded if a claim has been made on the policy.

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