

# 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](http://www.pidm.gov.my)).

## 1. What is Drivers and Passengers Personal Accident Insurance?

Drivers and Passengers Personal Accident Insurance 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 RM60.00 annually (excluding the applicable Service Tax and Stamp Duty) for a private car with seating capacity of 5, you will receive the following coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"><li>Accidental death – <b>RM10,000</b></li><li>Dismemberment and loss of sight – <b>up to RM10,000</b></li><li>Medical expenses – <b>up to RM500</b></li></ul>	<ul style="list-style-type: none"><li>Bacterial infections</li><li>Any kind of disease</li><li>Childbirth or miscarriage</li><li>Under the influence of alcohol or narcotics</li><li>Vehicle is used for illegal business pursuit as an unlicensed common carrier</li><li>Suicide</li><li>War risks</li><li>Nuclear risks</li><li>Vehicle is used for hire, racing, road rally, pacemaking, speed-testing or any purpose in connection with motor trade</li><li>Drivers 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.</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 Drivers and Passengers Personal Accident Insurance, you must pay a premium of:

Standard Cover	<b>RM60.00 annually</b>
Total premium you must pay is <b>RM60.00</b> .	

You also have to pay the following fees and charges:

Stamp Duty	<b>RM10.00</b>
Commission	10% of premium or <b>RM6.00</b> (included in the total premium)
Service Tax	8% of premium or <b>RM4.80</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 a condition of the contract of insurance that the full premium must be paid and received by us before the commencement of the policy.
- 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 between the ages of 3 to 15 are entitled to 50% of all the benefits provided under Accidental Death, Dismemberment and Loss of Sight and Medical Expenses benefits.
- The aggregate of all benefits payable in respect of any one accident shall not exceed RM10,000 any one person.
- No compensation shall be payable under Accidental Death and Dismemberment and Loss of Sight benefits unless death or loss occurs within 6 calendar months from accident occurrence date.
- No one person shall be entitled to receive compensation under more than one of the aforesaid benefits under Accidental Death and Dismemberment and Loss of Sight benefits.
- No compensation shall be payable under any circumstances for more than one loss under Dismemberment and Loss of Sight benefit.
- The occurrence of any loss for which compensation is payable under Accidental Death and Dismemberment and Loss of Sight benefits shall at once terminate all insurance under the policy, without prejudice to any claim originating from the accident.
- In the event that the actual number of passengers exceeds the number stated in the Schedule of the policy, the Company's Limit of Liability per person under Accidental Death, Dismemberment and Loss of Sight and Medical Expenses 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](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

### Table of Benefits and Premium

SECTION	BENEFITS	ANNUAL SUM INSURED (RM)			
		Seating Capacity (Including Driver)			
		4	5	6	Each Additional Seat
1.	Death (Per person)	10,000			
2.	Dismemberment and Loss of Sight (Per person)				
	(a) Loss of both hands or both feet or sight of both eyes	10,000			
	(b) Loss of one hand and one foot	10,000			
	(c) Loss of either hand or foot and sight of one eye	10,000			
	(d) Loss of either hand or foot	5,000			
3.	Medical Expenses (Per accident)	500			
<b>Premium (RM)</b> (Excluding the applicable Service Tax and Stamp Duty)		<b>50.00</b>	<b>60.00</b>	<b>70.00</b>	<b>8.00</b>