

# PRODUCT DISCLOSURE SHEET

## Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your liability 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](http://www.pidm.gov.my)).

### 1. What is Family Liability Insurance?

Family Liability Insurance covers your legal liability to third party as a result of an accident occurring anywhere in the world during the period of insurance.

### 2. Know Your Coverage

As an illustration, for RM50.00 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>• Compensation for accidental bodily injury to or death or illness of any person and accidental loss of or damage to property which are legally liable to pay – <b>up to RM100,000</b></li></ul>	<ul style="list-style-type: none"><li>• Liability assumed by agreement</li><li>• Injury to family member</li><li>• Injury to employees</li><li>• War risk</li><li>• Radioactive and nuclear energy risks</li></ul> <p><i>Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.</i></p>

The duration of coverage is 1 year. You need to renew your policy annually.

If you have any questions or require assistance on your liability 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 Family Liability Insurance, you must pay a premium of:

Standard Cover	<b>RM50.00 annually</b>
Total premium you must pay is <b>RM50.00</b> .	

You also have to pay the following fees and charges:

Stamp Duty	<b>RM10.00</b> (eligible for exemption until 31 December 2028, provided the annual gross premium does not exceed RM150)
Commission	25% of premium or <b>RM12.50</b> (included in the total premium)
Service Tax	8% of premium or <b>RM4.00</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.
- It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by us within 60 days from the inception date of this policy/endorsement/renewal certificate.
- In the event of any occurrence which may give rise to a claim for indemnity under this policy, you must notify us in writing immediately.

*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 this policy at any time by notifying The Pacific Insurance Berhad in writing and provided that no claim has arisen during the then current period of insurance. The Pacific Insurance Berhad will refund any premium for the unexpired period of insurance calculated at our usual short-term rates.

The Pacific Insurance Berhad may cancel this policy at any time by giving you 7 days' notice by registered letter at your address last known to us. Upon cancellation of the policy, we will refund to you a proportionate part of the premium corresponding to the unexpired period of insurance.

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

LIMIT OF INDEMNITY (RM)	ANNUAL PREMIUM (RM)
100,000	50.00
150,000	75.00
250,000	100.00
500,000	150.00
1,000,000	200.00

*Note: Premium excluding the applicable Service Tax and Stamp Duty.*