

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Civil Engineering Completed Risks 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 Civil Engineering Completed Risks Insurance?

Civil Engineering Completed Risks Insurance policy provides cover for loss or damage to your completed civil engineering properties or structures.

2. Know Your Coverage

As an illustration, a highway flyover with total sum insured of RM500,000.00, for RM 750.00 annually (subject to Service Tax and Stamp Duty), you will receive the following Civil Engineering Completed Risks Insurance coverage:

This policy covers:	This policy excludes:
<p>This policy covers loss or damage to your completed civil engineering properties or structures arising from the following perils:</p> <ul style="list-style-type: none">• Fire, lightning, explosion, impact by land borne/water borne vehicles• Impact of aircraft, aerial devices• Earthquake, volcanism, tsunami• Storm• Flood, inundation, wave action, water• Subsidence, landslide, rockslide• Frost, avalanche, ice• Vandalism	<ul style="list-style-type: none">• Your willful act or willful negligence• Loss/damage to computer software• Loss/damage from war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, mutiny, riot, strike, lock-out, civil commotion, military or usurped power• Nuclear reaction, nuclear radiation or radioactive contamination• Terrorism• Consequential loss/damage of any kind or description <p><i>Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.</i></p>

If you have any questions or require assistance on your Civil Engineering Completed Risks Insurance, you can:



Call us at
+603-2633 8999



Visit us at:
[Civil Engineering Completed Risks Insurance](#)



Email us at:
customerservice@pacificinsurance.com.my

3. Know Your Obligations

For this Civil Engineering Completed Risks insurance, you must pay a premium of:

Standard Cover	RM 750.00 annually
Total premium you must pay is RM 750.00 .	

You also have to pay the following fees and charges:

Stamp duty	RM 10.00 (eligible for exemption until 31 December 2028 provided if the policyholder is an individual, and the annual gross premium does not exceed RM150; or a MSME with a valid MSME certificate submitted, and the annual gross premium does not exceed RM250)
Commission	15% of premium or RM 112.50 (included in the total premium)
Service Tax	8% of premium or RM 60.00

4. Other Key Terms

- You must ensure that the completed civil engineering properties or structures are insured at the appropriate amount, which means the replacement-as-new or reconstruction cost of each property or structure to be insured.
- The deductible/excess is the amount you have to bear before we pay a claim.
- Your premium will vary depending on the risk exposure, our underwriting requirements and total sum insured.
- If the sum insured stated in the Schedule is less than the amount required to be insured at the time of loss (i.e. under-insurance), you are deemed to be self-insuring the difference.
- Contribution Condition – If at the time any claim arises under the Policy there is any other insurance covering the same loss, damage or liability, we shall not be liable to pay or contribute more than its rateable proportion of any claim for such loss, damage or liability.
- The premium must be paid and received by us within 60 days from the inception date of the cover, otherwise the cover is automatically cancelled and you will still be responsible to pay the pro rata premium for the period we have been on risk.
- You are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant.
- You have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.
- The duration of coverage is 1 year. You need to renew your policy annually.

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 giving written notice to us. Upon cancellation, any refund of the premium would be based on the conditions stipulated in the policy contract.

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