

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Machinery Breakdown 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 Machinery Breakdown Insurance?

Machinery Breakdown Insurance policy provides coverage for plant, machinery and mechanical equipment at work, at rest or during maintenance operations.

2. Know Your Coverage

As an illustration, a plant, machineries and mechanical equipment of a mall 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 Machinery Breakdown Insurance coverage:

This policy covers:	This policy excludes:
This policy provides cover against sudden and unforeseen physical damage to your machinery whether at work or at rest and during cleaning, inspection, over-hauling, and removal to another position within the premises during subsequent re-erection.	<ul style="list-style-type: none">• Loss of or damage to exchangeable tools, catalyst• Loss or damage due to fire & allied perils, flood, collapse of building, landslide• Loss or damage due to burglary, theft• Loss or damage for which a contractor, supplier or repairer is responsible either by law or under contract• Loss or damage caused by existing defects or faults• War, Civil War and any act of Terrorism• Radioactive and nuclear energy risks• Willful acts or willful negligence• Loss or damage as a direct consequence of the continual influence of operation (e.g. wear & tear)• Consequential loss or liability of any kind <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 Machinery Breakdown Insurance, you can:



Call us at
+603-2633 8999



Visit us at:
[Machinery Breakdown Insurance](#)



Email us at:
customerservice@pacificinsurance.com.my

3. Know Your Obligations

For this Machinery Breakdown 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 your sum insured should always be the New Replacement Value of the machinery. This includes the value of the new items, custom duties, and transportation and installation costs.
New Replacement Value – we will pay the full cost of replacing or reinstating the damaged property by the same kind and capacity. In the event that the property is no longer available in the market, we will replace you with the nearest model provided its value does not exceed the sum insured stated in the Schedule.
- 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