

PRODUCT DISCLOSURE SHEET

**PACIFIC
INSURANCE**

A member of the Fairfax Group

Dear Customer,

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

Machinery Breakdown Loss of Profit Insurance policy provides coverage for financial loss resulting from a machinery breakdown and must be issued concurrently with the Machinery Breakdown Insurance policy.

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 Loss of Profit Insurance coverage:

This policy covers:	This policy excludes:
This policy provides cover for the loss of profits sustained as a result of a business interruption caused by material damage indemnifiable under the Machinery Breakdown insurance.	<ul style="list-style-type: none">Loss or damage due to fire and allied perilsLoss or damage for which a contractor, supplier or repairer is responsibleAny restrictions or reconstruction or operation imposed by any public authorityLoss of or damage to machinery or mechanical installations which are not listed in the list of plant & machinery insured <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 Loss of Profit Insurance, you can:



Call us at
+603-2633 8999



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



Email us at:
customerservice@pacificinsurance.com.my

3. Know Your Obligations

For this Machinery Breakdown Loss of Profit 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

- The cover provided under this policy is limited to loss of gross profit due to reduction in turnover and increase in cost of working.
- You are obliged to keep complete records i.e. inventories, production and balance sheets, for the three preceding years shall be held in safe keeping.
- This policy must be issued concurrently with the Machinery Breakdown Insurance Policy.
- 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