

PRODUCT DISCLOSURE SHEET



A member of the Fairfax Group

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your growing trees 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 Growing Trees Insurance?

Growing Trees Insurance provides you with coverage for your growing trees against loss or damage by fire or lightning and extended perils.

2. Know Your Coverage

As an illustration, an oil palm plantation with a sum insured of RM500,000.00, for RM2,250.00 annually (subject to Service Tax and Stamp Duty), you will receive the following growing trees insurance coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none">Loss or damage to your growing trees due to fire or lightning and extended perils.	<ul style="list-style-type: none">War, Civil War and any act of TerrorismRadioactive and Nuclear Energy RisksProperty Damage to data or softwareDamage by white ants, insect pests, fungoid growth or diseasesDamage by weed killers, insecticides or pesticides <p><i>Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.</i></p>

You may extend coverage to the following risks by paying additional premium:

- Burning of undergrowth, plants or trees within the estate
- Subterranean fire and/ or peat fire
- Subsidence or landslide
- Damage by wild animals
- Flood
- Windstorm
- Riot, strike and malicious damage
- Aircraft damage

If you have any questions or require assistance on your growing trees insurance, you can:



Call us at
+603-2633 8999



Visit us at:
[The Pacific Insurance Berhad](#)



Email us at:
customerservice@pacificinsurance.com.my

3. Know Your Obligations

For this insurance, you must pay a premium of:

Standard Cover	RM2,250.00 annually
Additional Cover	1. Riot, strike and malicious damage (RM150.00) 2. Aircraft damage (RM50.00)
Total premium you must pay is RM2,450.00	

Note: This Policy is subject to minimum premium of RM75.00.

You also have to pay the following fees and charges:

Stamp duty	RM10.00 (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 RM367.50 (included in the total premium)
Service Tax	8% of premium or RM196.00

4. Other Key Terms

- This policy covers trees as specified in the Schedule grown on your estates and all other unspecified trees are excluded under this insurance.
- If the value of trees in the area is more than the sum insured on your policy, you shall be self-insuring the difference. This average condition will apply in the event of claim.
- Excesses, being the amount you have to bear before we indemnify you, are applicable for any insured perils.
- 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.
- Duration of cover is for one year. You need to renew your insurance 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 by giving written notice to The Pacific Insurance Berhad provided no claim has arisen during the current period of insurance. Refund of premium, however, is subject to the terms and conditions stipulated in the policy.

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