

# 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 fire insurance.

The information provided in this Product Disclosure Sheet is valid from 1 January 2026.

Other customers have read this PDS and found it helpful; **you should read it too.**

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 Fire Insurance?

Fire Insurance provides you with coverage for your property against loss or damage by fire, lightning and explosion caused by gas used for domestic purposes.

## 2. Know Your Coverage

As an illustration, a hotel with a sum insured of RM500,000.00 (class 1A construction), for RM570.00 annually (subject to Service Tax and Stamp Duty), you will receive the following fire insurance coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"><li>Loss or damage to your property due to fire, lightning and explosion caused by gas used for domestic purposes.</li></ul>	<ul style="list-style-type: none"><li>Loss/ Damage due to theft during or after the occurrence of fire</li><li>Loss/ Damage to property occasioned by its own fermentation, natural heating or spontaneous combustion</li><li>Loss/ Damage due occasioned by or through or in consequence of:<ul style="list-style-type: none"><li>The burning of property by order of any Public Authority</li><li>Subterranean Fire</li></ul></li><li>Loss or destruction or damage caused by pollution or contamination</li><li>War, Civil War and any Act of Terrorism</li><li>Radioactive and Nuclear Energy Risks</li><li>Date Recognition</li><li>Property Damage to data or software</li></ul> <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:

- Aircraft Damage
- Bursting or Overflowing of Water Tanks Apparatus or Pipes
- Bush/ Lalang Fire
- Damage by Falling Trees or Branches and Object therefrom
- Earthquake and Volcanic Eruption
- Explosion
- Flood
- Impact Damage
- Riot Strike and Malicious Damage
- Spontaneous Combustion
- Sprinkler Leakage
- Storm, Tempest
- Subsidence and Landslip

If you have any questions or require assistance on your fire 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 insurance, you must pay a premium of:

Standard Cover	<b>RM570.00 annually</b>
Additional Cover	1. Aircraft Damage (RM25.00) 2. Storm, Tempest (RM75.00)
Total premium you must pay is <b>RM670.00</b>	

Note: This Policy is subject to minimum premium of RM75.00 for commercial risk and RM60.00 for private dwelling risk.

You also have to pay the following fees and charges:

Stamp duty	<b>RM10.00</b> (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 <b>RM100.50</b> (included in the total premium)
Service Tax	8% of premium or <b>RM53.60</b>

### 4. Other Key Terms

- You must ensure that the sum insured for the property and interest insured under the Fire Section is based on the new replacement or reinstatement cost, taking into account the renovations/improvements made to your property. If the amount insured is less than the actual replacement value at the time of loss, the condition of average will apply in the event of a claim.
- The deductible / excess is the amount you have to bear before we pay a claim.
- In the event of a claim notification from a third party, you should not admit, offer, promise or pay the claimant without our written consent.
- 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](mailto:customerservice@pacificinsurance.com.my)

If you are not satisfied with our response, you may contact the following:

- 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](http://bnm.gov.my/BNMLINK)
- 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)