

# PRODUCT DISCLOSURE SHEET

**Dear Customer,**

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your burglary insurance.

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

**PACIFIC  
INSURANCE**

A member of the Fairfax Group

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](http://www.pidm.gov.my)).

## 1. What is Burglary Insurance?

Burglary Insurance provides insurance protection against incidents of theft to your property.

## 2. Know Your Coverage

As an illustration, a general merchandise shop with sum insured of RM500,000, for RM2,500.00 annually (subject to Service Tax and Stamp Duty), you will receive the following burglary insurance coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"><li>Loss of or damage to the property insured whilst contained in the specified business or trade premises arising from:<ol style="list-style-type: none"><li>Theft consequent upon actual forcible and violent entry into and/or exit from the premises</li><li>Damage to the building due to theft or attempt thereof falling to be borne by you with visible violent and forcible entry into and/or exit from the premises</li></ol></li><li>Premises mentioned shall not include any yard, garden, outbuilding, or other appurtenances unless specifically included in the schedule</li><li>You can either insure your property on Full Value or First Loss basis:<ol style="list-style-type: none"><li><b>Full Value Basis</b> This basis is adopted when there exists a possibility of your entire property insured being stolen at any one time. You must ensure adequacy of the sum insured since the insurance will be subjected to the Average Clause and you will not be fully indemnified at the time of loss if the property is under insured. The correct sum insured should be what you consider to be the highest value at risk at any one time.</li><li><b>First Loss Basis</b> This basis is adopted when it is not possible for your entire property insured to be stolen at the same time. The Sum Insured shall be based on your assessment.</li></ol></li></ul>	<ul style="list-style-type: none"><li>Loss or damage where any of the Insured's family, business staff (whether employed on a salary or on commission, or as a part time servant), or domestics servants, or any person lawfully on the premises, is concerned as principal or accessory.</li><li>Consequential Loss of any kind whatsoever.</li><li>Fire or explosion of any kind whatsoever.</li><li>Earthquake (whether from mining operations or otherwise), volcanic eruption, or other convulsion of nature.</li><li>Typhoon, hurricane, tornado, cyclone, or other atmospheric disturbance.</li><li>War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war.</li><li>Mutiny, riot, military or popular rising, insurrection, rebellion, revolution military or usurped power, martial law or state of siege, or any kind of the events or causes which determine the proclamation or maintenance of martial law or state of siege, or loot, sack or pillage, in connection therewith, or sabotage.</li><li>Confiscation, nationalization, requisition or wilful destruction by any Government, Public Municipal, Local or Customs Authority.</li></ul>

*Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.*

If you have any questions or require assistance on your burglary 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>RM2,500.00 annually</b>
Total premium you must pay is <b>RM2,500.00</b>	

You also have to pay the following fees and charges:

Stamp duty	<b>RM10.00</b>
Commission	25% of premium or <b>RM625.00</b> (included in the total premium)
Service Tax	8% of premium or <b>RM200.00</b>

### 4. Other Key Terms

- You should take all reasonable precautions to prevent theft incidents.
- Failure to pay the premium within this period, the contract is automatically cancelled, and The Pacific Insurance Berhad is entitled to the pro rata premium on the period you have been on risk.
- Except for stock-in-trade, you may insure your property on Market Value or Replacement Value basis:
  - (a) Market Value basis – we will pay the cost of repairing the loss or damaged property less the amount of wear, tear and depreciation.
  - (b) Replacement Value basis – we will reinstate repair or replace the loss or damaged property without deductions being made for wear, tear or depreciation, provided that the sum covered is adequate to cover the total cost of replacing your property.
- If your property amount insured is less than the actual value at the time of loss (i.e. under insurance), you are deemed to be self-insuring the difference.
- Excess, being the amount you have to bear before we indemnify you.
- 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:

- (a) **Laman Informasi Nasihat dan Khidmat (BNMLINK) Bank Negara Malaysia**  
4<sup>th</sup> 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)
- (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](http://www.fmos.org.my)