

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 personal accident 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 9 February 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 Foreign Worker Personal Accident Insurance?

Foreign Worker Personal Accident Insurance provides compensation in the event of injuries, disability or death caused solely by accidental means.

2. Know Your Coverage

As an illustration, for RM45.00 annually (excluding the applicable Service Tax and Stamp Duty) per Insured Person, you will receive the following coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none">Accidental death – RM25,000Accidental permanent disablement – up to RM25,000Accidental medical and surgical expenses – up to RM1,000Repatriation expenses due to an accident – up to RM5,000	<ul style="list-style-type: none">War risksNuclear risksHIV/AIDSIntentional self-injurySuicideAny kind of disease or illnessChildbirth, miscarriage and pregnancyPre-existing condition, physical or mental defectsIntoxication by alcohol and drugsPolice or military operationsAerial activities other than as passenger on a licensed aircraftProfessional or semi-professional sportsMotor sportsHigh-risk performancesCertain occupations involving high-risk activitiesCommitting criminal, unlawful or malicious acts <p><i>Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.</i></p>

By paying an additional premium, you can expand the coverage to include:

- Inconvenience Allowance for Workers' Disappearance or Abscondment (*Applicable if the Policyholder is the employer of the Insured Person*)

The duration of coverage is 1 year. You need to renew your policy annually.

If you have any questions or require assistance on your personal accident 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 Foreign Worker Personal Accident Insurance, you must pay a premium of:

Standard Cover	RM45.00 annually
Additional Cover	Inconvenience Allowance for Workers' Disappearance or Abscondment (RM13.00 for Plan 1)
Total premium you must pay is RM58.00 per Insured Person .	

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 is submitted, and the annual gross premium does not exceed RM250.)
Commission	25% of premium or RM14.50 (included in the total premium)
Service Tax	8% of premium or RM4.64

4. Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- It is important that you inform The Pacific Insurance Berhad of any change in your contact or personal details to ensure that all correspondences reach you in a timely manner.
- It is a fundamental and absolute special condition of this contract of insurance that The Pacific Insurance Berhad must receive the premium prior to the effective date of this policy/endorsement/renewal certificate.
- The territorial limit covered under this policy is within Malaysia only.
- Eligibility – On the effective date of this coverage, the Insured Person must be:
 - (a) a work permit holder, pass holder or otherwise legally employed in Malaysia;
 - (b) under legal employment with the employer; as named in the Policy Schedule; and
 - (c) between 18 to 65 years of age.
- The sum insured and/or limit for the above benefits are applicable for the period of insurance.
- Upgrading or downgrading the Optional Add-On is only allowed at the time of policy renewal.
- The Optional Add-On cannot be added or cancelled mid-term. It can only be discontinued at renewal or if the Foreign Worker Personal Accident Insurance policy is cancelled.
- You must notify The Pacific Insurance Berhad within 14 days after the happening of the accident, and complete our usual claim form and furnish us with all information which we may reasonably require.

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 this policy at any time by notifying us in writing and we will refund any premium for the unexpired period of insurance calculated at our short period rates, provided no claim has arisen during the period of insurance. Subject to a minimum premium of RM20 to be retained by the us.

We may cancel this policy at any time by giving you 7 days written notice by registered letter at your address last know to us, and we will refund to you a proportionate part of the premium corresponding to the unexpired period of insurance for the policy, provided no claim has arisen during the period of insurance.

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

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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 Inconvenience Allowance for Workers' Disappearance or Abscondment Add-On?

Inconvenience Allowance for Workers' Disappearance or Abscondment Add-On* provides an inconvenience allowance to the Policyholder in the event of an Insured Person's disappearance or abscondment, limited to one occurrence per Insured Person during the Period of Insurance.

*This Add-On is only applicable if the Policyholder is the employer of the Insured Person.

2. Know Your Coverage

As an illustration, for RM13.00 annually (excluding the applicable Service Tax and Stamp Duty) per Insured Person, you will receive the following coverage:

This add-on covers:	This add-on excludes:
<ul style="list-style-type: none"> Inconvenience Allowance for Workers' Disappearance or Abscondment – RM300 	<ul style="list-style-type: none"> Policy purchased more than 30 consecutive days after the issuance date of work permit by the Immigration Department of Malaysia Discriminatory, unfair, or improper treatment by the Policyholder. For example, non-payment or unlawful deductions of wages, excessive work hours, physical or psychological abuse While engaged in work or tasks outside the scope of employment contract <p><i>Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.</i></p>

The duration of coverage is 1 year. You need to renew your policy annually.

If you have any questions or require assistance on your personal accident 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 Inconvenience Allowance for Workers' Disappearance or Abscondment Add-On, you must pay a premium of:

Add-On Cover	RM13.00 annually if you selected Plan 1
Total Add-On premium you must pay is RM13.00 per Insured Person.	

You also have to pay the following fees and charges:

Stamp Duty	Not applicable
Commission	25% of premium or RM3.25 (included in the total Add-On premium)
Service Tax	8% of premium or RM1.04

4. Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- It is important that you inform The Pacific Insurance Berhad of any change in your contact or personal details to ensure that all correspondences reach you in a timely manner.
- It is a fundamental and absolute special condition of this contract of insurance that The Pacific Insurance Berhad must receive the premium prior to the effective date of this policy/endorsement/renewal certificate.
- The territorial limit covered under this policy is within Malaysia only.
- Eligibility – On the effective date of this coverage, the Insured Person must be:
 - (a) a work permit holder, pass holder or otherwise legally employed in Malaysia;
 - (b) under legal employment with the employer; as named in the Policy Schedule; and
 - (c) between 18 to 65 years of age.
- The sum insured and/or limit for the above benefits are applicable for the period of insurance.
- Upgrading or downgrading the Optional Add-On is only allowed at the time of policy renewal.
- You must notify us within 14 days after the happening of the accident, and complete our usual claim and furnish us with all information which we may reasonably require.

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 Add-On?

The Inconvenience Allowance for Workers' Disappearance or Abscondment Add-On cannot be cancelled midterm. It can only be discontinued at renewal or if the Foreign Worker Personal Accident Insurance policy is cancelled.

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

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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

Appendix

Table of Benefits and Premium

SECTION	BASIC BENEFITS		SUM INSURED (RM)
1.	Accidental Death	Principal Sum Insured	25,000
2.	Accidental Permanent Disablement		
3.	Accidental Medical and Surgical Expenses		Up to 1,000
4.	Repatriation Expenses due to an Accident		Up to 5,000
Premium per Insured Person (RM) (Excluding the applicable Service Tax and Stamp Duty)			45.00

NO.	OPTIONAL ADD-ON	SUM INSURED (RM)		
		Plan 1	Plan 2	Plan 3
1.	Inconvenience Allowance for Workers' Disappearance or Abscondment	300	500	1,000
Premium per Insured Person (RM) (Excluding the applicable Service Tax and Stamp Duty)		13.00	22.00	44.00