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 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 1 March 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 Group Personal Accident Insurance?

Foreign Worker Group 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:
• Accidental death – **RM25,000** • Accidental permanent disablement – **up to RM25,000** • Accidental medical and surgical expenses – **up to RM1,000** • Repatriation expenses due to an accident – **up to RM5,000**	• War risks • Nuclear risks • HIV/AIDS • Intentional self-injury • Suicide • Any kind of disease or illness • Childbirth, miscarriage and pregnancy • Pre-existing condition, physical or mental defects • Intoxication by alcohol and drugs • Police or military operations • Aerial activities other than as passenger on a licensed aircraft • Professional or semi-professional sports • Motor sports • High-risk performances • Certain occupations involving high-risk activities • Committing criminal, unlawful or malicious acts *Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.*

By paying an additional premium, you can expand the coverage to include:
- Inconvenience Allowance for Workers' Disappearance or Abscondment

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 Group 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 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 due within 60 days from 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 by the Policyholder; and
  (c) between 18 to 65 years of age.
  There must be a minimum of 2 workers ("Insured Persons") to be eligible for coverage under this policy.
- The sum insured and/or limit for the above benefits are applicable for the period of insurance.
- Once purchased, the Optional Add-On applies to all Insured Persons in the group, with no option to opt-out.
- 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 entire Foreign Worker Group Personal Accident Insurance policy is cancelled.
- Policyholder or Insured Person must notify us 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?

Policyholder 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 RM60 to be retained by us.

We may cancel this policy or the insurance in respect of any particular Insured Person at any time by giving Policyholder 7 days written notice by registered letter at Policyholder's address last known to us, and we will refund to Policyholder a proportionate part of the premium corresponding to the unexpired period of insurance for the policy or the Insured Person, as the case maybe, 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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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.

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:
• Inconvenience Allowance for Workers' Disappearance or Abscondment – **RM300**	• 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 *Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.*

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 due within 60 days from 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 by the Policyholder; and
  (c) between 18 to 65 years of age.
  There must be a minimum of 2 workers ("Insured Persons") to be eligible for coverage under this policy.
- The sum insured and/or limit for the above benefits are applicable for the period of insurance.
- Once purchased, the Optional Add-On applies to all Insured Persons in the group, with no option to opt-out.
- Upgrading or downgrading the Optional Add-On is only allowed at the time of policy renewal.
- Policyholder or Insured Person must notify us 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 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 entire Foreign Worker Group 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

The Pacific Insurance Berhad
Co. Reg (New) 198201011878 (Old: 91603-K)
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
Website: www.pacificinsurance.com.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	Up to 300	Up to 500	Up to 1,000
	Premium per Insured Person (RM) (Excluding the applicable Service Tax and Stamp Duty)	**13.00**	**22.00**	**44.00**