

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 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 Group Personal Accident Pro Insurance?

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

2. Know Your Coverage

As an illustration, for RM82.00 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 – RM50,000 Accidental permanent disablement – up to RM50,000 Double indemnity – RM50,000 Accidental medical and surgical expenses – up to RM3,000 Alternative medical treatment (sub-limit) – RM50 per visit; up to RM500 Medical report fees – up to RM150 Ambulance fees – up to RM500 Daily hospital income – RM100 per day, up to 120 days Death due to dengue fever – RM5,000 Burns - up to RM5,000 Fractured bones – up to RM5,000 Replacement or recruitment costs – up to RM5,000 Personal liability – up to RM50,000 Bereavement allowance – RM1,000 Repatriation of remains – up to RM5,000 Coma allowance – RM1,000 Prosthesis, wheelchair and home renovation benefit – up to RM2,000 Get well benefit – RM500 Snatch theft – up to RM250 Blood transfusion – RM5,000 Credit card indemnity – up to RM1,000 	<ul style="list-style-type: none"> War risks Nuclear risks HIV/AIDS Intentional self-injury Suicide Any kind of disease or illness (except named disease specifically mentioned under Section 7 – Death due to Dengue Fever) Childbirth, miscarriage and pregnancy Pre-existing condition, physical or mental defect or infirmity 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 <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:


- Weekly Benefits Add-On
- Corporate Events Cover for Family Add-On

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 Group Personal Accident Pro Insurance, you must pay a premium of:

Standard Cover	RM82.00 annually
Additional Cover	1. Weekly Benefits (RM10.00 for Plan 2) 2. Corporate Events Cover for Family (RM10.00 for Plan 2)
Total premium you must pay is RM102.00 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 RM25.50 (included in the total premium)
Service Tax	8% of premium or RM8.16

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.
 - Eligibility:
 - (a) The Insured Person must be either a Malaysian, Malaysian permanent resident, work permit holder, pass holder or otherwise legally employed in Malaysia or who is legally residing in Malaysia.
 - (b) On the effective date of this policy, the Insured Person must be between 16 to 70 years of age, and renewable up to 80 years of age.
 - (c) Where the Insured Person's age is between 71 years to 80 years:
 - (i) he or she is not eligible for the benefits under Section 6 – Daily Hospital Income and Section 9 – Fractured Bones.
 - (ii) the Principal Sum Insured under Section 1 – Accidental Death or Permanent Disablement shall be limited to a maximum of RM500,000, or as otherwise shown in the Policy Schedule, whichever is the lesser
 - (d) No cover applies to an Insured Person under 16 years of age or over 80 years of age, unless approved by The Pacific Insurance Berhad.
- There must be a minimum of 5 employees ("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.
 - Plan upgrade or downgrade is only allowable during renewal only.
 - Mid-term inclusion or cancellation of Optional Add-Ons is not allowed. Optional Add-Ons can only be discontinued either at the time of renewal or when the entire Group Personal Accident Pro Insurance policy is cancelled.
 - You or Insured Person must notify The Pacific Insurance Berhad within 14 days after the happening of the accident and submit the completed claim form and relevant documents to The Pacific Insurance Berhad.

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 at any time by notifying The Pacific Insurance Berhad in writing and the company will refund any premium for the unexpired period of insurance calculated at The Pacific Insurance Berhad's short period rates, provided no claim has arisen during the period of insurance. Subject to a minimum premium of RM60 to be retained by the company.

The Pacific Insurance Berhad may cancel this policy or the insurance in respect of any particular Insured Person at any time by giving you 7 days written notice. The Pacific Insurance Berhad will refund to Policyholder a proportionate part of the premium corresponding to the unexpired period of insurance, 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 Weekly Benefits Add-On?

Weekly Benefits Add-On provides a weekly compensation to the Insured Person in the event of an Insured Person suffers from temporary total disablement or temporary partial disablement.

2. Know Your Coverage

As an illustration, for RM10.00 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">Temporary total disablement – RM100 per week, up to 52 weeksTemporary partial disablement – RM50 per week, up to 52 weeks	<ul style="list-style-type: none">Any period of disablement exceeding 52 weeks from the date of accident. <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.

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3. Know Your Obligations

For this Weekly Benefits Add-On, you must pay a premium of:

Add-On Cover	RM10.00 annually
Total Add-On premium you must pay is RM10.00 per Insured Person.	

You also have to pay the following fees and charges:

Stamp Duty	Not applicable
Commission	25% of premium or RM2.50 (included in the total Add-On premium)
Service Tax	8% of premium or RM0.80

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.
- Eligibility: The Insured Person must be of age below 71 years old.
- The sum insured and/or limit for the above benefits are applicable for the period of insurance.
- Plan upgrade or downgrade is only allowable during renewal only.
- You or Insured Person must notify The Pacific Insurance Berhad within 14 days after the happening of the accident and submit the completed claim form and relevant documents to The Pacific Insurance Berhad.

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 Weekly Benefits Add-On cannot be cancelled midterm. It can only be discontinued at renewal or if the entire Group Personal Accident Pro Insurance policy is cancelled.

If you have any complaints, please contact us at:

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1. What is Corporate Events Cover for Family Add-On?

Corporate Events Cover for Family Add-On provides compensation to Insured Person's family member participating in the event who sustain bodily injury.

2. Know Your Coverage

As an illustration, for RM10.00 annually (excluding the applicable Service Tax and Stamp Duty), you will receive the following coverage:

This add-on covers:	This add-on excludes:
<ul style="list-style-type: none">Accidental death or permanent disablement – up to RM25,000Accidental medical and surgical expenses – up to RM1,000	<ul style="list-style-type: none">Any bodily injury sustained by the Insured Person's family member after the first 5 days of the event organised by the Policyholder. <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.

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3. Know Your Obligations

For this Corporate Events Cover for Family Add-On, you must pay a premium of:

Add-On Cover	RM10.00 annually
Total Add-On premium you must pay is RM10.00 .	

You also have to pay the following fees and charges:

Stamp duty	Not applicable
Commission	25% of premium or RM2.50 (included in the total Add-On premium)
Service Tax	8% of premium or RM0.80

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.
- Eligibility: This Add-on is eligible for Insured Person's legitimate spouse and/or dependent children. Dependent Children, Children shall mean Insured Person's unmarried Dependent Child(ren) (including step or legally adopted child(ren)) as long as they are under 19 years of age or under 25 years of age if they are full-time students at an accredited institution of higher learning and in either case, are primarily dependent upon the Insured Person for maintenance and support
- The sum insured and/or limit for the above benefits are applicable for the period of insurance.
- Plan upgrade or downgrade is only allowable during renewal only.
- You or Insured Person must notify The Pacific Insurance Berhad within 14 days after the happening of the accident and submit the completed claim form and relevant documents to The Pacific Insurance Berhad.

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 Corporate Events Cover for Family Add-On cannot be cancelled midterm. It can only be discontinued at renewal or if the entire Group Personal Accident Pro 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.
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Appendix

1. Table of Benefits and Premium

Basic Benefits

SEC.	BENEFITS		PLAN AND SUM INSURED (RM)							
			Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1.	A. Accidental Death	Principal Sum Insured	30,000	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000
	B. Permanent Disablement									
2.	Double Indemnity , whilst travelling (including overseas) as a fare-paying passenger on any: <ul style="list-style-type: none"> public transport; or government approved e-hailing services. 		Pays an additional 100% of Principle Sum Insured under Section 1, in the event of Accidental Death or Permanent Total Disablement or total paralysis from the neck down or permanent total loss of use of at least two limbs							
3.	Accidental Medical and Surgical Expenses		1,000	3,000	4,000	5,000	6,000	10,000	12,000	15,000
	<ul style="list-style-type: none"> Alternative Medical Treatment (Sub-limit) 		50 per visit; up to a maximum of 500							
4.	Medical Report Fees		150							
5.	Ambulance Fees		500							
6.	Daily Hospital Income (Up to 120 days)		50	100	100	150	150	200	200	250
			per day							
7.	Death Due to Dengue Fever		10% of Principle Sum Insured under Section 1							
8.	Burns (second degree, third degree burns and above)		5,000	5,000	5,000	5,000	5,000	10,000	10,000	10,000
9.	Fractured Bones		5,000							
10.	Replacement or Recruitment Costs		5,000							
11.	Personal Liability		30,000	50,000	100,000	200,000	300,000	500,000	750,000	1,000,000
12.	Bereavement Allowance		1,000	1,000	3,000	3,000	3,000	5,000	5,000	5,000
13.	Repatriation of Remains		5,000	5,000	8,000	8,000	8,000	10,000	10,000	10,000
14.	Coma Allowance		1,000							
15.	Prosthesis, Wheelchair and Home Renovation Benefit		2,000							
16.	Get Well Benefit		500							
17.	Snatch Theft		250	250	350	350	350	500	500	500
18.	Blood Transfusion		10% of Principle Sum Insured under Section 1							
19.	Credit Card Indemnity		1,000							

PREMIUM (PER INSURED PERSON/ EMPLOYEE)		PLAN (RM)							
		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
5 – 20 employees	Class 1 and 2	53	82	122	190	257	410	566	725
	Class 3	74	116	170	262	350	Not Applicable		
21 – 50 employees	Class 1 and 2	50	78	116	180	243	388	537	687
	Class 3	70	110	161	248	332	Not Applicable		
51 – 100 employees	Class 1 and 2	48	73	109	170	230	367	507	649
	Class 3	66	104	152	234	313	Not Applicable		
101 employees and above	Class 1 and 2	45	69	103	160	216	345	477	611
	Class 3	62	98	143	220	295	Not Applicable		

Optional Add-On

NO.	OPTIONAL ADD-ONS		PLAN (RM)							
			Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1.	Weekly Benefits (up to 52 weeks)	Temporary Total Disablement (per week)	50	100	150	200	250	300	400	500
		Temporary Partial Disablement (per week)	25	50	75	100	125	150	200	250
2.	Corporate Events Cover for Family	Accidental Death or Permanent Disablement	25,000							
		Accidental Medical and Surgical Expenses	1,000							

PREMIUM (PER INSURED PERSON/ EMPLOYEE)		PLAN (RM)							
		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
Weekly Benefits	Class 1 and 2	10	10	12	15	18	22	30	35
	Class 3	12	12	15	20	25	Not Applicable		
Corporate Events Cover for Family	Class 1 and 2	10							
	Class 3	15					Not Applicable		

Note: Premium excluding the applicable Service Tax and Stamp Duty.

2. Occupational Classification

Class 1	Occupations involving non-manual, administrative or other works solely in offices or similar non-hazardous places.
Class 2	Occupations involving supervisory duties or travel outside the office for business purposes, without engaging in manual labour.
Class 3	Occupations involving manual work, whether occasional or regular, which are not particularly hazardous but do require the use of tools or machinery, with the exclusion of woodworking machinery.

Excluded Occupations

Policemen, armed forces, air-pilots and crews, professional sportsmen, divers, automobile racing drivers, professional entertainers, acrobats, individuals using woodworking machinery or circular saws, blasters, explosive maker, firefighter, underground workers, high-rise window cleaners, logging and sawmill workers, sailors, ship crews or fishermen.