

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

## 1. What is Group Personal Accident Insurance?

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 RM104.50 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"> <li>Accidental death – <b>RM50,000</b></li> <li>Accidental permanent disablement – <b>up to RM50,000</b></li> <li>Weekly benefit for temporary total disablement – <b>RM50 per week, up to 104 weeks</b></li> <li>Weekly benefit for temporary partial disablement – <b>RM25 per week, up to 104 weeks</b></li> <li>Medical expenses – <b>up to RM5,000</b></li> </ul>	<ul style="list-style-type: none"> <li>War risks</li> <li>Nuclear risks</li> <li>HIV/AIDS</li> <li>Intentional self-injury</li> <li>Suicide</li> <li>Any kind of diseases or sickness</li> <li>Pre-existing condition, physical or mental defects</li> <li>Childbirth, miscarriage and pregnancy or complication thereof</li> <li>Drugs addiction</li> <li>Police or military operations</li> <li>Aerial activities other than as passenger on a licensed aircraft</li> <li>Professional or semi-professional sports</li> <li>Motor sports</li> <li>Certain occupations involving high-risk activities</li> <li>Committing criminal, unlawful or malicious acts</li> </ul> <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 (loading), you can expand the coverage to include the following extensions:

Extensions	Loading
(a) Woodworking Risks	25%
(b) Unscheduled Flights	15%
(c) Hunting	15%
(d) Martial Arts	10%

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](http://The Pacific Insurance Berhad)



Email us at:  
[customerservice@pacificinsurance.com.my](mailto:customerservice@pacificinsurance.com.my)

### 3. Know Your Obligations

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

Standard Cover	<b>RM104.50 annually</b>
Total premium you must pay is <b>RM104.50 per Insured Person.</b>	

You also have to pay the following fees and charges:

Stamp Duty	<b>RM10.00</b> (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 <b>RM26.13</b> (included in the total premium)
Service Tax	8% of premium or <b>RM8.36</b>

### 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 that the premium due must be paid and received by insurer within 60 days from the inception date of this policy/endorsement/renewal certificate.
- The percentage of indemnity payable for Permanent Disablement not specified within the Schedule of Compensation will be determined by us at our absolute discretion.
- Eligibility:
  - (a) On the effective date of this coverage, the Insured Person must be between 16 to 70 years of age.
  - (b) There must be a minimum of 5 employees ("Insured Persons") to be eligible for coverage under this policy.
- You or your authorised representative must notify The Pacific Insurance Berhad within 14 days after the occurrence of the accident and submit the completed claim form along with all relevant documents to The Pacific Insurance Berhad.
- Group discount on premium:

No. of Insured Person	Discount
10 to 19	10%
20 to 39	15%
40 to 49	20%
50 to 59	25%
60 to 99	30%
100 and above	Refer to company

*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 usual short-term rates.

We may cancel this policy or the insurance in respect of any particular Insured Person at any time by giving you 7 days written notice by registered letter at your address last known to us, and we will refund to you a proportionate part of the premium corresponding to the unexpired 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](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)

## Appendix

### 1. Table of Benefits and Rating Scale

NO.	BENEFITS		SUM INSURED (for every RM)	ANNUAL PREMIUM (RM)		
				Class 1	Class 2	Class 3
1.	Accidental Death	Principal Sum Insured	1,000	1.125	1.35	2.50
2.	Permanent Disablement					
3.	(a) Temporary Total Disablement	Weekly Benefits	10	1.85	2.40	4.80
	(b) Temporary Partial Disablement					
4.	Medical Expenses Limit of Indemnity – any one accident		500	7.50	9.75	18.00
			1,000	11.00	13.50	28.00
			2,000	16.50	19.50	39.00
			3,000	22.50	25.50	50.00
			5,000	39.00	45.00	N/A

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

### 2. Classification of Occupations

<b>Class 1</b>	Professional and mercantile classes not superintending or engaging in manual labour, that is, person generally engaged in professional, administrative, managerial, clerical positions.
<b>Class 2</b>	Superintending but not engaging in manual labour but engaging in wholesale or retail trade and those involved in travelling in connection with business or professional purposes.
<b>Class 3</b>	Persons engaging either occasionally or generally in manual work not of a particularly hazardous nature but involving the use of tools and machinery.

#### Excluded Occupations

Acrobats, automobile racing drivers, air-pilots & crew, divers, blasters, explosive makers, firemen, policemen, professional athletes, professional entertainers, sailors, soldiers, underground workers, window cleaners, logging and sawmill workers, commercial vehicle drivers, individuals using woodworking machinery or circular saws, and crews of vessels or fishermen.