

# 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 Student Personal Accident Insurance?

Group Student 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 RM10.00 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"><li>• Accidental death – <b>RM15,000</b></li><li>• Accidental permanent disablement – <b>up to RM50,000</b></li><li>• Compassionate death benefit due to accident – <b>RM2,500</b></li><li>• Cash allowance for confinement at a Malaysian Government Hospital – <b>RM50 per day, up to a maximum of 60 consecutive days</b></li><li>• Reimbursement of medical expenditure result from accident – <b>up to RM1,500</b></li></ul>	<ul style="list-style-type: none"><li>• War risks</li><li>• HIV/AIDS</li><li>• Sickness, disease, infections or illness</li><li>• Pre-existing physical or mental defect or infirmity</li><li>• Intoxication by alcohol or drug</li><li>• Pregnancy, childbirth and miscarriage</li><li>• Suicide</li><li>• Intentional self-injury</li><li>• Committing unlawful acts</li><li>• Nuclear risks</li><li>• Air travel except as passenger on a licensed aircraft</li><li>• High-risk performances</li><li>• Bodily injury occasioned by acts of terrorism</li></ul> <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](http://The Pacific Insurance Berhad)



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

### 3. Know Your Obligations

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

Standard Cover	<b>RM10.00 annually</b>
Total premium you must pay is <b>RM10.00 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>RM2.50</b> (included in the total premium)
Service Tax	8% of premium or <b>RM0.80</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 of insurance that the premium due must be paid and received by the insured within 60 days from the inception date of this policy/endorsement/renewal certificate.
- Eligibility – On the effective date of this coverage, the Insured Person must be:
  - (a) above 3 years and below 19 years of age attending nursery, kindergarten, school, college or other educational establishment; or
  - (b) above 19 years but below 24 years of age if still on full time higher education and who is not gainfully employed. The minimum premium per policy is RM35.
- The insured must report in writing to the Company as soon as reasonably possible and within 14 days after the happening of any accident.

*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?

If the insured gives notices to the Company to terminate this policy, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is the earlier. In the event premium has been paid for any period beyond the date of termination of this policy, the Company's short period rates shall apply provided that no claim has been made during the period of insurance.

The Company may give notice of termination by registered post to the Insured at his or her last known address. Such termination shall become effective 7 days following the date of such notice. In the event premium has been paid for any period beyond the date of termination of this policy, the pro-rata premium shall be refunded to the Insured provided that no claim has been made during the current 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

### Table of Benefits and Premium

NO.	BENEFITS	SUM INSURED (RM)	
		PLAN A	PLAN B
1.	Accidental death	7,500	15,000
2.	Permanent total disablement due to loss of use of one or both hands, or one or both feet, or the loss of sight of one or both eyes as a result of an accident	25,000	50,000
3.	Permanent total disablement due to causes other than loss of limbs or eyes as a result of an accident	25,000	50,000
4.	Compassionate death benefit due to accident	1,000	2,500
5.	Cash allowance for each day of confinement at a Malaysian Government Hospital up to a maximum of 60 consecutive days from the date of accident	25 per day	50 per day
6.	Reimbursement of medical expenditure actually incurred as a result of an accident, supported by original bills	1,000	1,500
<b>Premium per Insured Person (RM)</b> (Excluding the applicable Service Tax and Stamp Duty)		<b>5.00</b>	<b>10.00</b>