

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 Pacific Flexi Plan Insurance?

Pacific Flexi Plan Insurance provides compensation in the event of injuries, disability or death caused solely by accidental means.

2. Know Your Coverage

As an illustration, for RM160.00 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 – RM100,000 • Accidental permanent disablement – up to RM100,000 • Medical expenses – up to RM3,000 • Double indemnity – RM100,000 • Renewal bonus – 5% per annum, up to 40% • Compassionate allowance – RM2,000 • Repatriation expenses – up to RM5,000 • Purchase of prosthesis and wheelchair – up to RM5,000 • Death benefit due to dengue haemorrhagic fever – RM5,000 	<ul style="list-style-type: none"> • War risks • Nuclear risks • Travelling in aircraft except as passenger on a licensed aircraft • Any kind of disease, infection, sickness or illness (However, this exclusion shall not include dengue haemorrhagic fever for the benefit specified in Death Benefit due to Dengue Haemorrhagic Fever) • Any pre-existing condition, physical or mental defects or infirmity • Childbirth, miscarriage and pregnancy • Intentional self-injury • Suicide • Wilful exposure to danger • Intoxication by narcotics or drugs • Provoked murder or assault • Committing unlawful, malicious or deliberate acts • High-risk performances • Professional sports • Certain occupations involving high-risk activities • Any sexually transmitted disease • HIV/AIDS <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 Benefit and Hospital Income due to Accident Add-On
- Flexi Plus Rider
- Flexi Travel Rider Premier
- Renewable-85 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 Pacific Flexi Plan Insurance, you must pay a premium of:

Standard Cover	RM160.00 annually
Additional Cover	1. Flexi Plus Rider (RM30.00 for Plan Plus 1) 2. Flexi Travel Rider Premier (RM250.00 for Plan Asia)
Total premium you must pay is RM440.00 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 the annual gross premium does not exceed RM150)
Commission	25% of premium or RM110.00 (included in the total premium)
Service Tax	8% of premium or RM35.20

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 company before cover commences or is renewed.
- Eligibility – On the effective date of this coverage:
 - (a) the Insured Person and Spouse must be between 16 and 65 years old, renewable up to 70 years old;
 - (b) the Child(ren) must be between 12 months and 18 years old, extendable to 24 years old if he/she is a full-time student. This includes your and your spouse's natural children, stepchildren or legally adopted children.
- The insured Child(ren) is covered up to 20% of the adult's sum insured for Accidental Death/Permanent Disablement benefits; all other benefits are 100%. The benefit for Spouse is 100% of the Insured Person's amount.
- Weekly Benefit, Hospital Income and Renewal Bonus are not applicable for children.
- The selected plan for Insured Person and Spouse must fall within the same group.
- You or your legal personal representatives must notify The Pacific Insurance Berhad within 14 days after the happening of the accident and submit the completed claim form 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 giving 7 days written notice to us provided no claim has arisen during the then current period of insurance. The Pacific Insurance Berhad will refund any premium for the unexpired period of insurance calculated at our usual short-term rates. Subject to a minimum premium of RM60 to be retained by the company.

We may cancel this policy by giving you 7 days written notice. Upon cancellation, you are entitled to a pro-rata period refund of the premium based on the unexpired period of insurance subject to no claims.

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

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 Weekly Benefit and Hospital Income due to Accident Add-On?

Weekly Benefit and Hospital Income due to Accident Add-On provides weekly amount and hospital income if the insured person suffers bodily injury due to an accident.

2. Know Your Coverage

As an illustration, for RM70.00 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"> Weekly benefit – RM100 per week, up to 104 weeks Hospital income – RM100 per day, up to 100 days 	<p>Applicable for weekly benefit:</p> <ul style="list-style-type: none"> Temporary Total Disability happens after 21 days of accident Temporary Total Disability exceeds 104 weeks <p>Applicable for hospital income:</p> <ul style="list-style-type: none"> Hospitalisation happens after 14 days of accident Hospitalisation exceeds 100 days <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 Weekly Benefit and Hospital Income due to Accident Add-On, you must pay a premium of:

Add-On Cover	RM70.00 annually if you selected Plan W1A
Total Add-On premium you must pay is RM70.00 per Insured Person.	

You also have to pay the following fees and charges:

Stamp Duty	Not applicable
Commission	25% of premium or RM17.50 (included in the total Add-On premium)
Service Tax	8% of premium or RM5.60

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 company before cover commences or is renewed.
- Eligibility – On the effective date of this coverage:
 - (a) the Insured Person and Spouse must be between 16 and 65 years old, renewable up to 70 years old;
 - (b) the Child(ren) must be between 12 months and 18 years old, extendable to 24 years old if he/she is a full-time student. This includes your and your spouse's natural children, stepchildren or legally adopted children.
- The selected plan for Insured Person and Spouse must fall within the same group.
- You or your legal personal representatives must notify The Pacific Insurance Berhad within 14 days after the happening of the accident and submit the completed claim form 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 Benefit and Hospital Income due to Accident Add-On cannot be cancelled midterm. It can only be discontinued at renewal or if the Pacific Flexi Plan 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

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

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 Flexi Plus Rider?

Flexi Plus Rider provides compensation in the event of injuries, disability or death caused solely by accidental means.

2. Know Your Coverage

As an illustration, for RM30.00 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"> Monthly living benefit in the event of total permanent disability – RM1,000 per month, up to 24 months Inconvenience and recuperative allowance – RM1,000 Hospital income for admission to hospital intensive care unit – RM200 per day, up to 60 days Additional hospital income for hospitalisation due to snatch theft, assault, burglary and domestic maid violence – RM100 per day, up to 60 days Additional death benefit due to Dengue Haemorrhagic Fever, Japanese Encephalitis, Malaria or Chikungunya – RM10,000 Traditional treatment – RM35 per visit, up to RM500 Physiotherapy treatment – RM500 per month, up to 2 months 	<ul style="list-style-type: none"> War risks Nuclear risks Travelling in aircraft except as passenger on a licensed aircraft Any kind of disease, infection, sickness or illness (However, this exclusion shall not include Dengue Haemorrhagic Fever, Japanese Encephalitis, Malaria or Chikungunya specified under Additional Death Benefit) Any pre-existing condition, physical or mental defects or infirmity Childbirth, miscarriage and pregnancy Intentional self-injury Suicide Wilful exposure to danger Intoxication by narcotics or drugs Provoked murder or assault Committing unlawful, malicious or deliberate acts High-risk performances Professional sports Certain occupations involving high-risk activities Any sexually transmitted disease HIV/AIDS <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 Flexi Plus Rider, you must pay a premium of:

Add-On Cover	RM30.00 annually if you selected Plan Plus 1
Total Add-On premium you must pay is RM30.00 per Insured Person.	

You also have to pay the following fees and charges:

Stamp Duty	Not applicable
Commission	25% of premium or RM7.50 (included in the total Add-On premium)
Service Tax	8% of premium or RM2.40

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 company before cover commences or is renewed.
- Eligibility – On the effective date of this coverage:
 - (a) the Insured Person and Spouse must be between 16 and 65 years old, renewable up to 70 years old;
 - (b) the Child(ren) must be between 12 months and 18 years old, extendable to 24 years old if he/she is a full-time student. This includes your and your spouse's natural children, stepchildren or legally adopted children.
- You or your legal personal representatives must notify The Pacific Insurance Berhad within 14 days after the happening of the accident and submit the completed claim form 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?

You may cancel this Add-On at any time by giving us 7 days' notice. Any refund of premium if due to you shall be paid, less premium charged as per our short period rates. Subject to a minimum premium of RM60 to be retained by us.

We may, at any time, give you 7 days' notice to your last known address to cancel this Add-On. If we do this, we shall return part of the premium for the period of cover not yet used.

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

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 Pacific Flexi Travel Rider Premier?

Pacific Flexi Travel Rider Premier Insurance provides compensation in the event of injuries, disability or death caused solely by accidental means.

2. Know Your Coverage

As an illustration, for RM250.00 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"> • Overseas medical expenses – up to RM200,000 • Emergency medical evacuation and repatriation due to accident – up to RM300,000 • Emergency medical evacuation and repatriation due to sudden and unexpected sickness – up to RM150,000 • Overseas hospital income – RM300 per day, up to RM6,000 • Overseas compassionate visit expense – up to RM5,000 • Trip cancellation – up to RM7,500 • Trip curtailment – up to RM7,500 • Damage or loss of luggage or personal effects and loss of travel documents – RM500 per article, up to RM7,500 • Damage or loss of personal portable business equipment – up to RM1,500 • Flight delay – RM200 every 6 hours, up to RM2,000 • Baggage delay – RM500 every 8 hours, up to RM2,000 • Personal liability – up to RM1,000,000 • Missed connection of flight – RM200 every 6 hours, up to RM1,000 • Missed departure of flight – up to RM1,000 • Aircraft hijacking – RM500 for every 24 hours, up to RM2,000 • Loss of personal money – up to RM750 • Loss of travel fares paid due to abscondment or insolvency of travel agency – up to RM3,000 • Terrorism cover • 24 hours worldwide emergency travel assistance 	<ul style="list-style-type: none"> • War risks • Nuclear risks • Travelling in an aircraft except only as a passenger in licensed aircraft • Any kind of disease, infection sickness or illness (However, this exclusion shall not include sudden and unexpected sickness specified under Overseas Medical Expenses, Overseas Hospital Income, Overseas Compassionate Visit Expenses, Trip Cancellation and Trip Curtailment) • Any pre-existing condition, physical or mental defects or infirmity • Childbirth, miscarriage and pregnancy • Intentional self-injury • Suicide • Wilful exposure to danger • Intoxication by narcotics or drugs • Provoked murder or assault • Committing unlawful, malicious or deliberate acts • High-risk performances • Professional sports • Certain occupations involving high-risk activities • Any sexually transmitted disease • HIV/AIDS • Any applicable excess <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 Pacific Flexi Travel Rider Premier, you must pay a premium of:

Add-On Cover	RM250.00 annually if you selected Plan Asia
Total Add-On premium you must pay is RM250.00 per Insured Person.	

You also have to pay the following fees and charges:

Stamp Duty	Not applicable
Commission	25% of premium or RM62.50 (included in the total Add-On premium)
Service Tax	8% of premium or RM20.00

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 company, before cover commences or is renewed.
- Eligibility – On the effective date of this coverage:
 - (a) the Insured Person and Spouse must be between 16 and 65 years old, renewable up to 70 years old;
 - (b) the Child(ren) must be between 12 months and 18 years old, extendable to 24 years old if he/she is a full-time student. This includes your and your spouse's natural children, stepchildren or legally adopted children.
- You or your legal personal representatives must notify The Pacific Insurance Berhad within 30 days after the overseas trip where the event giving rise to the claim arose.

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 Add-On at any time by giving us 7 days notice. Any refund of premium if due to you shall be paid, less premium charged as per our short period rates. Subject to a minimum premium of RM60 to be retained by us.

We may, at any time, give you 7 days notice to cancel this Add-On. If we do this, we shall return part of the premium for the period of cover not yet used.

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

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 Renewable-85 Add-On?

Renewable-85 Add-On extends the age limit of the Insured Person for this policy from 70 years old to 85 years old.

2. Know Your Coverage

As an illustration, for RM40.00 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"> This add-on extends coverage up to age 85, with the same benefits as the basic plan 	<ul style="list-style-type: none"> Any pre-existing condition <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 Renewable-85 Add-On, you must pay a premium of:

Add-On Cover	RM40.00 annually if you selected Plan M1A
Total Add-On premium you must pay is RM40.00 per Insured Person.	

You also have to pay the following fees and charges:

Stamp Duty	Not applicable
Commission	25% of premium or RM10.00 (included in the total Add-On premium)
Service Tax	8% of premium or RM3.20

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 company before cover commences or is renewed.
- An annual 25% loading on the selected plan is imposed and paid.
- Eligibility:
 - (a) On the effective date of this coverage, the Insured Person must be between 71 to 85 years old;
 - (b) The Insured Person must provide a satisfactory health declaration and a basic medical report proving the Insured Person is not suffering from any illness and/or pre-existing condition.
- You or your legal personal representatives must notify The Pacific Insurance Berhad within 14 days after the happening of the accident and submit the completed claim form 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 Renewable-85 Add-On cannot be cancelled midterm. It can only be discontinued at renewal or if the Pacific Flexi Plan 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

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

Appendix

1. Table of Benefits and Premium

Basic Benefits

A. Insured and/or Spouse with Occupation Class 1 or 2

SUM INSURED (RM)				ANNUAL PREMIUM (RM)							
PLAN M: AD/PD+ME											
Accidental Death/ Permanent Disability (AD/PD)	Medical Expenses (ME)	Weekly Benefit (WB)	Hospital Income (HI)	Self or Spouse		Self & Spouse		Self & Child		Self & Family	
				Plan	(RM)	Plan	(RM)	Plan	(RM)	Plan	(RM)
100,000	3,000	N/A	N/A	M1A	160	M1B	280	M1C	270	M1D	390
200,000	4,000			M2A	290	M2B	510	M2C	475	M2D	695
250,000	5,000			M3A	345	M3B	615	M3C	560	M3D	830
500,000	7,000			M5A	625	M5B	1,055	M5C	900	M5D	1,330
750,000	9,000			M8A	905	N/A					
1,000,000	10,000			M0A	1,180	N/A					
SUM INSURED (RM)				ANNUAL PREMIUM (RM)							
PLAN W: AD/PD+ME+WB/HI											
AD/PD	ME	WB	HI	Self or Spouse		Self & Spouse		Self & Child		Self & Family	
				Plan	(RM)	Plan	(RM)	Plan	(RM)	Plan	(RM)
100,000	3,000	100	100	W1A	230	W1B	410	W1C	340	W1D	520
200,000	4,000	150	100	W2A	395	W2B	710	W2C	580	W2D	895
250,000	5,000	200	150	W3A	485	W3B	865	W3C	700	W3D	1,080
500,000	7,000	300	150	W5A	835	W5B	1,455	W5C	1,110	W5D	1,730
750,000	9,000	400	200	W8A	1,185	N/A					
1,000,000	10,000	500	200	W0A	1,530	N/A					

B. Insured with Occupation Class 3 or 4; and Spouse with Occupation Class 1 or 2 (and vice versa)

SUM INSURED (RM)				ANNUAL PREMIUM (RM)							
PLAN G: AD/PD+ME											
Accidental Death/ Permanent Disability (AD/PD)	Medical Expenses (ME)	Weekly Benefit (WB)	Hospital Income (HI)	Self or Spouse		Self & Spouse		Self & Child		Self & Family	
				Plan	(RM)	Plan	(RM)	Plan	(RM)	Plan	(RM)
100,000	3,000	N/A	N/A	G1A	280	G1B	400	G1C	420	G1D	540
200,000	4,000			G2A	500	G2B	720	G2C	735	G2D	955
250,000	5,000			G3A	610	N/A					
SUM INSURED (RM)				ANNUAL PREMIUM (RM)							
PLAN F: AD/PD+ME+WB/HI											
AD/PD	ME	WB	HI	Self or Spouse		Self & Spouse		Self & Child		Self & Family	
				Plan	(RM)	Plan	(RM)	Plan	(RM)	Plan	(RM)
100,000	3,000	100	100	F1A	380	F1B	560	F1C	520	F1D	700
200,000	4,000	150	100	F2A	645	F2B	960	F2C	880	F2D	1,195
250,000	5,000	200	150	F3A	790	N/A					

C. Insured and/or Spouse with Occupation Class 3 or 4

SUM INSURED (RM)				ANNUAL PREMIUM (RM)							
PLAN R: AD/PD+ME											
Accidental Death/ Permanent Disability (AD/PD)	Medical Expenses (ME)	Weekly Benefit (WB)	Hospital Income (HI)	Self or Spouse		Self & Spouse		Self & Child		Self & Family	
				Plan	(RM)	Plan	(RM)	Plan	(RM)	Plan	(RM)
100,000	3,000	N/A	N/A	R1A	280	R1B	490	R1C	420	R1D	630
200,000	4,000			R2A	500	R2B	880	R2C	735	R2D	1,115
250,000	5,000			R3A	610	N/A					
SUM INSURED (RM)				ANNUAL PREMIUM (RM)							
PLAN P: AD/PD+ME+WB/HI											
AD/PD	ME	WB	HI	Self or Spouse		Self & Spouse		Self & Child		Self & Family	
				Plan	(RM)	Plan	(RM)	Plan	(RM)	Plan	(RM)
100,000	3,000	100	100	P1A	380	P1B	680	P1C	520	P1D	820
200,000	4,000	150	100	P2A	645	P2B	1,160	P2C	880	P2D	1,390
250,000	5,000	200	150	P3A	790	N/A					

Optional Add-On

A. Flexi Plus Rider

BENEFITS	SUM INSURED (RM)		
	Plus 1	Plus 2	Plus 3
Monthly living benefit in the event of total permanent disability	1,000 per month, up to 24 months	2,000 per month, up to 24 months	3,000 per month, up to 24 months
Inconvenience and recuperative allowance for hospitalisation for more than 48 hours as a result of bodily injury suffered due to snatch theft, assault, burglary and domestic maid violence	1,000	2,000	3,000
Hospital Income if hospitalised in the intensive care unit of a hospital as a result of bodily injury due to an accident	200 per day, up to 60 days	400 per day, up to 60 days	600 per day, up to 60 days
Additional hospital income if hospitalised as a result of bodily injury suffered due to snatch theft, assault, burglary and domestic maid violence	100 per day, up to 60 days	200 per day, up to 60 days	300 per day, up to 60 days
Traditional treatment (per accident)	35 per visit, up to 500	35 per visit, up to 750	35 per visit, up to 1,000
Additional death benefit due to Dengue Haemorrhagic Fever, Japanese Encephalitis, Malaria or Chikungunya	10,000	20,000	30,000
Physiotherapy treatment reimbursement for any one accident	500 per month, up to 2 months	1,000 per month, up to 2 months	1,500 per month, up to 2 months

PREMIUM (RM)						
Occupation	Class 1 & 2			Class 3 & 4		
Plan	Plus 1	Plus 2	Plus 3	Plus 1	Plus 2	Plus 3
Self or Spouse	30	60	90	65	130	200
Self & Spouse	55	110	165	120	240	355
Self & Child	50	100	150	110	220	325
Self & Family	70	140	210	155	305	455

B. Flexi Travel Rider Premier

BENEFITS	SUM INSURED (RM)
Overseas Medical Expenses <ul style="list-style-type: none"> Limit for You or your Husband or Wife Limit for each Dependent Child Limit for all Dependent Children Limit for all Insured Persons 	200,000 100,000 300,000 600,000
Emergency Medical Evacuation and Repatriation due to Accident <ul style="list-style-type: none"> Limit for each Insured Person Limit for all Insured Person 	300,000 1,000,000
Emergency Medical Evacuation and Repatriation due to Sudden and Unexpected Sickness <ul style="list-style-type: none"> Limit for each Insured Person Limit for all Insured Person 	150,000 500,000
Overseas Hospital Income (where the Insured Person is confined for a minimum continuous period of 6 hours) <ul style="list-style-type: none"> Limit for each Insured Person 	300 per day, up to 6,000
Overseas Compassionate Visit Expenses <ul style="list-style-type: none"> Limit for each Insured Person 	5,000
Trip Cancellation <ul style="list-style-type: none"> Limit for each Insured Person 	7,500
Trip Curtailment <ul style="list-style-type: none"> Limit for each Insured Person 	7,500
Damage or Loss of Luggage or Personal Effects and Loss of Travel Documents <ul style="list-style-type: none"> Limit for each Insured Person 	500 each article, up to 7,500
Damage or Loss of Personal Portable Business Equipment <ul style="list-style-type: none"> Limit for each Insured Person 	1,500
Flight Delay <ul style="list-style-type: none"> Limit for each Insured Person 	200 for every 6 hours delay, up to 2,000
Baggage Delay <ul style="list-style-type: none"> Limit for each Insured Person 	500 for every 8 hours delay, up to 2,000
Personal Liability <ul style="list-style-type: none"> Limit for each Insured Person and/or limit for all Insured Person 	1,000,000
Missed Connection of Flight <ul style="list-style-type: none"> Limit for each Insured Person 	200 for every 6 hours, up to 1,000
Missed Departure of Flight <ul style="list-style-type: none"> Limit for each Insured Person 	1,000

BENEFITS	SUM INSURED (RM)
Aircraft Hijacking • Limit for each Insured Person	500 for every 24 hours, up to 2,000
Loss of Personal Money • Limit for each Insured Person	750
Loss of Travel Fares paid due to abscondment or insolvency of travel agency • Limit for each Insured Person	3,000
Terrorism Cover	Yes
24 Hours Emergency Assistance	Yes

PLAN	ANNUAL PREMIUM (RM)	
	Asia	International
Self	250	275
Self & Spouse	488	538
Self & Family	688	758

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

2. Occupational Classification

Class 1	Occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places.
Class 2	Occupations involving work of a supervisory nature or travelling outside office for business purposes but not engaging in manual labour.
Class 3	Occupations involving occasional or regular manual work not particularly hazardous in nature but involving the use of tools or machinery (not using woodworking machinery).
Class 4	Occupations involving regular manual work particularly hazardous in nature involving the use of tools or machinery.