

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 Shield Essential Personal Accident Insurance?

Pacific Shield Essential 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 RM110.00 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 • Permanent disability – up to RM100,000 • Double indemnity – RM100,000 • Compassionate allowance – RM2,000 • Repatriation expenses – up to RM5,000 • Renewal bonus – 5% per annum, up to 40% 	<ul style="list-style-type: none"> • War risks • Nuclear risks • Travelling in an aircraft except only as passenger on a licensed aircraft • Any kind of disease, infection, sickness or illness • Any pre-existing condition, physical or mental defects or infirmity • Childbirth, miscarriage and pregnancy • Intentional self-injury and suicide • Wilful exposure to danger • Intoxication by narcotics or drugs • Provoked murder or assault • Committing unlawful, malicious or deliberate act • Professional sports • High-risk performances • Certain occupations involving high-risk activities • Any sexually transmitted disease • HIV or 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:

- Medical Expenses
- Weekly Benefit
- 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 Shield Essential Personal Accident Insurance, you must pay a premium of:

Standard Cover	RM110.00 annually
Additional Cover	1. Medical Expenses (RM30.00) 2. Renewable-85 Add-On (RM27.50)
Total premium you must pay is RM167.50 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 RM41.88 (included in the total premium)
Service Tax	8% of premium or RM13.40

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 commences or is renewed.
- Eligibility – On the effective date of this coverage, the Insured Person must be 16 to 65 years old, renewable up to 70 years.
- 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 this policy 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 policy. 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:

- 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
- 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
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1. What is Medical Expenses Add-On?

Medical Expenses Add-On reimburse the medical and surgical expenses if the Insured Person suffers a bodily injury solely and independently due to accident.

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"> Medical expenses – up to RM1,000 	<ul style="list-style-type: none"> Treatment performed 12 calendar months after the date of the accident First expense incurred 26 weeks after the date of the 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 Medical Expense Add-On, you must pay a premium of:

Add-On Cover	RM30.00 annually
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 commences or is renewed.
- Eligibility – On the effective date of this coverage, the Insured Person must be 16 to 65 years old, renewable up to 70 years.
- 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 Medical Expenses Add-On cannot be cancelled midterm. It can only be discontinued at renewal or if the Pacific Shield Essential PA 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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(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

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1. What are Medical Expenses and Weekly Benefit Add-Ons?

Medical Expenses Add-On reimburse the medical and surgical expenses if the Insured Person suffers a bodily injury solely and independently due to accident.

Weekly Benefit Add-On provides a weekly amount if the Insured Person suffers a bodily injury due to accident, which solely and independently causes the Insured Person's Temporary Total Disability that happens within 21 days of the date of accident.

2. Know Your Coverage

As an illustration, for RM90.00 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"> Medical expenses – up to RM1,000 Weekly benefit – RM100 per week, up to 104 weeks 	<p>Applicable for medical expenses:</p> <ul style="list-style-type: none"> Treatment performed 12 calendar months after the date of the accident First expense incurred 26 weeks after the date of the accident <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><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 Medical Expenses and Weekly Benefit Add-Ons, you must pay a premium of:

Add-On Cover	RM90.00 annually
Total Add-On premium you must pay is RM90.00 per Insured Person.	

You also have to pay the following fees and charges:

Stamp Duty	Not applicable
Commission	25% of premium or RM22.50 (included in the total Add-On premium)
Service Tax	8% of premium or RM7.20

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 commences or is renewed.
- Eligibility – On the effective date of this coverage, the Insured Person must be 16 to 65 years old, renewable up to 70 years.
- 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 Medical Expenses and Weekly Benefit Add-Ons cannot be cancelled midterm. It can only be discontinued at renewal or if the Pacific Shield Essential PA Insurance policy is cancelled.

If you have any complaints, please contact us at:

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(b) **Financial Markets Ombudsman Service** (formerly known as Ombudsman for Financial Services)

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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 RM27.50 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.

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3. Know Your Obligations

For this Renewable-85 Add-On, you must pay a premium of:

Add-On Cover	RM27.50 annually if you selected Plan 1A
Total Add-On premium you must pay is RM27.50 per Insured Person.	

You also have to pay the following fees and charges:

Stamp Duty	Not applicable
Commission	25% of premium or RM6.88 (included in the total Add-On premium)
Service Tax	8% of premium or RM2.20

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 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 Shield Essential PA Insurance policy is cancelled.

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Appendix

Table of Benefits and Premium

Plan A: AD/PD

SUM INSURED (RM)			ANNUAL PREMIUM (RM)					
Accidental Death or Permanent Disability (AD/PD)	Medical Expenses (ME)	Weekly Benefit (WB)	Occupation					
			Class 1 & 2		Class 3		Class 4	
			Plan	(RM)	Plan	(RM)	Plan	(RM)
100,000	N/A	N/A	1A	110	1A3	200	1A4	300
200,000			2A	220	2A3	400	2A4	600
250,000			3A	275	3A3	500	N/A	
500,000			4A	550	N/A			
750,000			5A	825				
1,000,000			6A	1,100				

Plan B: AD/PD + ME

SUM INSURED (RM)			ANNUAL PREMIUM (RM)					
Accidental Death or Permanent Disability (AD/PD)	Medical Expenses (ME)	Weekly Benefit (WB)	Occupation					
			Class 1 & 2		Class 3		Class 4	
			Plan	(RM)	Plan	(RM)	Plan	(RM)
100,000	1,000	N/A	1B	140	1B3	240	1B4	350
200,000	2,000		2B	270	2B3	480	2B4	700
250,000	2,500		3B	320	3B3	580	N/A	
500,000	5,000		4B	610	N/A			
750,000	7,500		5B	900				
1,000,000	10,000		6B	1,180				

Plan C: AD/PD + ME + WB

SUM INSURED (RM)			ANNUAL PREMIUM (RM)					
Accidental Death or Permanent Disability (AD/PD)	Medical Expenses (ME)	Weekly Benefit (WB)	Occupation					
			Class 1 & 2		Class 3		Class 4	
			Plan	(RM)	Plan	(RM)	Plan	(RM)
100,000	1,000	100	1C	200	1C3	320	1C4	450
200,000	2,000	150	2C	360	2C3	600	2C4	850
250,000	2,500	200	3C	440	3C3	740	N/A	
500,000	5,000	300	4C	790	N/A			
750,000	7,500	400	5C	1,140				
1,000,000	10,000	500	6C	1,480				