

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 X'tra Personal Accident Insurance?

Pacific X'tra 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 RM120.00 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">• Death due to accident – RM20,000• Total and partial permanent disablement – up to RM20,000• Medical expenses – up to RM3,000• Repatriation of mortal remains or totally and permanently disabled person – up to RM3,000	<ul style="list-style-type: none">• War risks• Nuclear risks• Aerial activities other than as passenger on a licensed aircraft• Professional sports• High-risk performances• Intoxication by alcohol and drugs• Any kind of sickness, illness or disease• Pregnancy or childbirth• Pre-existing physical defects or infirmity• Provoked murder or assault• Committing unlawful acts• AIDS• Intentional self-injury• Suicide <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 X'tra Personal Accident Insurance, you must pay a premium of:

Standard Cover	RM120.00 annually
Total premium you must pay is RM120.00 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 RM30.00 (included in the total premium)
Service Tax	8% of premium or RM9.60

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 fundamental and absolute special condition of this contract of insurance that no cover can be granted unless the full premium has been paid to and received by the company before the commencement/inception date of this policy or endorsement attaching thereto or subsequent renewals.
- Eligibility – On the effective date of this coverage, the Insured Person must be between 16 to 65 years of age.
- 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?

This policy may be cancelled at any time by the Insured on 7 days notice to the Company and in such event the Insured shall be entitled to a return of the premium at the Company's short period rates for the time the policy has been in force during the current period of insurance.

The Company shall at any time by giving 7 days notice to the Insured by registered letter at the Insured's address last known to the Company be at the liberty to determine and cancel this policy, provided that the Company shall in that event on demand return to the Insured 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

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

Table of Benefits and Premium

SECTION	BENEFITS		SUM INSURED (RM)
1.	Death due to Accident	Principal Sum Insured	20,000
2.	Total and Partial Permanent Disablement		
3.	Medical Expenses		3,000
4.	Repatriation of mortal remains or totally and permanently disabled person		3,000
Premium per Insured Person (RM) (Excluding the applicable Service Tax and Stamp Duty)			120