

# 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 Personal Accident Insurance?

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 RM73.00 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>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 RM500</b></li> <li>• Funeral or cremation expenses – <b>up to RM2,000</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 and suicide</li> <li>• Any kind of sickness, disease or medical disorder</li> <li>• Childbirth, miscarriage and pregnancy</li> <li>• Pre-existing condition, physical or mental defects or infirmity</li> <li>• Intoxication by drugs</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>• High-risk performances</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	50%
(b) Unscheduled Flights	15%
(c) Hunting	20%
(d) Martial Arts	20%
<b>Where a combination of 2 or more of extensions (b), (c) and (d) are selected</b>	<b>30%</b>

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 Personal Accident Insurance, you must pay a premium of:

Standard Cover	<b>RM73.00 annually</b>
Total premium you must pay is <b>RM73.00 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 the annual gross premium does not exceed RM150)
Commission	25% of premium or <b>RM18.25</b> (included in the total premium)
Service Tax	8% of premium or <b>RM5.84</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 no cover can be granted unless 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, renewable up to age 70.
- Any sum payable under Weekly Benefit shall be deducted from any sum becoming due under Death and Permanent Disablement benefit.
- 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 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:

- 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)
- 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
A.	<b>Death and Permanent Disablement</b>	1,000	1.125	1.35	2.50
B.	<b>Temporary Disablement (Weekly Benefits)</b>	10	1.85	2.40	4.80
	(i) Total Disablement – Weekly Compensation in the event of Temporary Total Disablement from engaging in or giving attention to usual business, occupation or profession.				
	(ii) Partial Disablement – Weekly Compensation at the rate of 50% of the compensation payable in respect of Temporary Total Disablement.				
C.	<b>Medical Expenses</b> Limit of Indemnity	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.

Note: Some occupations which come within a higher application will not be considered for insurance.

#### **Excluded Occupations**

Divers, military and law enforcement officers, pilots, seamen, racing drivers, jockeys, oil rig workers, sawyers and timber logging workers and other occupations of similar hazards.