

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 Plan75 Personal Accident Insurance?

Plan75 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 RM75.00 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 • Funeral or cremation allowance for death caused by accident – RM2,000 • Death due to Dengue Fever – RM10,000 • Daily hospital income – RM75 per day, up to 60 days 	<ul style="list-style-type: none"> • War risks • Nuclear risks • HIV/AIDS • Intentional self-injury • Suicide • Any kind of disease or illness (except the named disease specifically mentioned under Benefit 4 – Death due to Dengue Fever) • Pre-existing condition, physical or mental defect or infirmity • Childbirth, miscarriage and pregnancy • Intoxication by alcohol and drugs • High-risk performances • Committing criminal, unlawful or malicious act <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 Plan75 Personal Accident Insurance, you must pay a premium of:

Standard Cover	RM75.00 annually
Total premium you must pay is RM75.00 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 RM18.75 (included in the total premium)
Service Tax	8% of premium or RM6.00

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 a condition of this contract of insurance that The Pacific Insurance Berhad must receive the premium prior to the effective date of this policy/endorsement/renewal certificate.
- Eligibility – On the effective date of this coverage, the Insured Person must be a Malaysian and between 18 to 65 years of age.
- Your claims notification can be made via email or through physical submission at our head office, any of our branches or to your insurance agent.

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.

If you cancel your policy within the 15 days “free look period” from the date you received your policy, we shall refund the entire premium you initially paid.

However, if you cancel your policy after the 15 days “free look period”, we shall refund you part of the premium for the unexpired period of cover on a pro-rata basis.

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
Tel: +603-2272 2811 Website: www.fmos.org.my

Appendix

Table of Benefits and Premium

NO.	BENEFIT	SUM INSURED (RM)
1.	Death , if occurring within twelve (12) calendar months from the date of Accident	
	OR	
2.	Permanent Disablement , if occurring within twelve (12) calendar months from the date of Accident : (a) Total paralysis or complete insanity or injuries resulting in being permanently bedridden; or (b) Total loss by physical severance or total and irrecoverable loss of use of the undermentioned parts of the body: i. Loss of arm or hand at wrist - one or both; or ii. Loss of leg - one or both; or iii. Total loss of sight of - one or both eyes	100,000
3.	Funeral or Cremation Allowance for Death caused by Accident	2,000
4.	Death due to Dengue Fever	10,000
5.	Daily Hospital Income	75 per day (up to 60 days)
Premium per Insured Person (RM) (Excluding the applicable Stamp Duty and Service Tax)		75.00