

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your travel 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 Travel Pro Insurance – Domestic (Individual)?

Travel Pro Insurance – Domestic (Individual) provides compensation in the event of injuries, disability or death caused solely by accidental means.

2. Know Your Coverage

As an illustration, a 30-year-old adult for a 5-day trip within Malaysia, for RM18.00 (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 – RM150,000• Permanent disablement – up to RM150,000• Medical & other expenses (accident only) – up to RM25,000<ul style="list-style-type: none">• Follow up treatment for injury sustained while on the trip (within 14 days) – up to RM5,000• Medical inconvenience benefit – RM100 per day, up to RM1,000• Compassionate visitation – up to RM1,500• Emergency medical evacuation – up to RM100,000• Repatriation – up to RM5,000• Personal liability – up to RM100,000• Trip curtailment – up to RM1,500• Travel delay and partial trip cancellation – RM150 every full 6 consecutive hours, up to RM600• Personal property:<ul style="list-style-type: none">i. Loss and/or damage of personal baggage – up to RM1,000 (single or a pair or a set of article is limited to RM200)ii. Baggage delay – RM50 every full 6 consecutive hours, up to RM200	<ul style="list-style-type: none">• War risks• Certain occupations involving high-risk activities• Aerial activities other than as passenger on a licensed aircraft• Professional sports• High-risk performances• Suicide or intentional self-inflicted injury• Any mental, emotional, psychiatric and/or nervous disorders• Childbirth, miscarriage and pregnancy• AIDS• Intoxication by alcohol and drugs• Pre-existing condition• Travelling against the advice of your doctor <p><i>Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.</i></p>

Discount for Children: A 50% premium discount for a child is granted under the individual premium, if an insured adult under the same travel insurance accompanies the child.

The duration of coverage is 1 year. You need to renew your policy annually.

If you have any questions or require assistance on your travel 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 Travel Pro Insurance – Domestic (Individual), you must pay a premium of:

Standard Cover	RM18.00
Total premium you must pay is RM18.00 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 RM4.50 (included in the total premium)
Service Tax	8% of premium or RM1.44

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 condition of the contract of Insurance that the full premium must be paid and received by us before the commencement of the policy.
- Eligibility – On the effective date of this coverage:
 - (a) the Insured Person must be aged between 18 to 79 years old;
 - (b) the Child(ren) must be an unmarried person or persons not older than 18 years of age or below 23 years of age if enrolled for full-time study in a recognised institution of learning or higher learning during the policy period;
 - (c) the Insured Person's country of residence must be Malaysia and must be residing in Malaysia.
- This policy covers you while you on a trip and any extension, whether before the trip or after the trip, as mentioned in the policy.
- You must give us written notice of any claim or any event which may give rise to a claim under this policy immediately and in any case within 30 days after the occurrence of any event which may give rise to a claim.

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?

For Single Trip:

- No premium refund upon cancellation once policy is issued.

For Annual Trip:

- If the Policyholder gives notice to us to terminate this policy, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is earlier. In the event premium has been paid for any period beyond the date of termination of this policy, the Company will retain the short period premium as per premium refund table, provided that no claim has been made during the current period of insurance.
- The Company may give notice of termination by registered post to the Policyholder at his or her last known address. Such termination shall become effective 7 days following the date of such notice. In the event premium has been paid for any period beyond the date of termination of this policy, the pro-rata premium shall be refunded to the Policyholders provided that no claim has been made during the current 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

1. Table of Benefits

NO.	BENEFITS	LIMIT	DOMESTIC
			HEBAT
1.	Accidental Death or Permanent Disablement	Per Adult (Up to age 70)	RM 150,000
		Per Adult (Above age 70)	RM 75,000
		Per Child	RM 50,000
2.	Medical & Other Expenses	Per Adult (Up to age 70)	RM 25,000 (accident only)
		Per Adult (Above age 70)	RM 12,500 (accident only)
		Subject to the following sub-limit: • Follow up treatment for injury sustained while on the trip	RM 5,000 (within 14 days)
3.	Medical Inconvenience Benefit	Per Day	RM 100
		Per Insured Person	RM 1,000
4.	Compassionate Visitation	Per Insured Person	RM 1,500
5.	Emergency Medical Evacuation		RM 100,000
6.	Repatriation		RM 5,000
7.	Personal Liability		RM 100,000
8.	Trip Curtailment		RM 1,500
9.	Travel Delay and Partial Trip Cancellation	Every full 6 consecutive hours	RM 150
		Per Insured Person	RM 600
10.	Personal Property		
	10.1 Loss and/or Damage of Personal Baggage	Per Insured Person	RM 1,000
	Subject to the following sub-limit: • Single or a pair or a set of article		RM 200
	10.2 Baggage Delay	Every full 6 consecutive hours	RM 50
Per Insured Person		RM 200	

2. Premium Table

Length of Trips	Domestic (RM)
	Hebat
1 – 5 days	18.00
6 – 10 days	22.00
11 – 18 days	32.00
19 – 31 days	43.00
Additional week	14.00
Annual	76.00

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