

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 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 – International (Family)?

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

2. Know Your Coverage

As an illustration, a family of 5 for a 5-day trip to Australia who selected Silver Plan, for RM59.00 (excluding the applicable Service Tax and Stamp Duty) per Family, you will receive the following coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> • Accidental death – RM450,000 • Permanent disablement – up to RM450,000 • Medical & other expenses – up to RM450,000 <ul style="list-style-type: none"> • Follow up treatment for injury or sickness sustained while on overseas trip (within 1 month) – up to RM5,000 • Funeral expenses – up to RM2,500 • Alternative medicine – up to RM600 • Medical inconvenience benefit – RM200 per day, up to RM15,000 • Compassionate visitation – up to RM7,500 • Child care benefit – RM500 per day, up to RM7,500 • Emergency medical evacuation – up to RM1,000,000 • Repatriation – up to RM150,000 • Personal liability – up to RM1,500,000 • Loss of deposit or trip cancellation – up to RM30,000 • Trip curtailment – up to RM30,000 • Travel delay and partial trip cancellation – RM150 every full 6 consecutive hours, up to RM4,500 • Travel misconnection (minimum 6 hours) – RM300 • Missed departure – up to RM3,000 • Personal property: <ol style="list-style-type: none"> i. Loss and/or damage of personal baggage – up to RM15,000 (single or a pair or a set of article is limited to RM300) ii. Baggage delay – RM150 every full 6 consecutive hours, up to RM900 iii. Travel documents – up to RM7,500 iv. Personal money – up to RM900 • Home care benefit – up to RM1,000 	<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>

By paying an additional premium, you can expand the coverage to include:

- Winter Sports Add-On
- Allowance for Mandatory Overseas Quarantine due to COVID-19 Infection Add-On
- Overseas Travel Medical Add-On (In respect of COVID-19 infection necessitating hospitalisation)

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 – International (Family), you must pay a premium of:

Standard Cover	RM59.00
Additional Cover	1. Winter Sports Add-On (RM29.50) 2. Allowance for Mandatory Overseas Quarantine due to COVID-19 Infection Add-On (RM9.05 for a family of 5, if selected Silver Plan) 3. Overseas Travel Medical Add-On (RM55.90 for a family of 5, if selected Silver Plan)
Total premium you must pay is RM153.45 per Family .	

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 RM38.36 (included in the total premium)
Service Tax	Not applicable

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.
- Family refers to parent(s) travelling with or without their immediate child(ren) and limited to 2 adults and 3 children.
- 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

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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 Winter Sports Add-On?

Winter Sports Add-On provides compensation under the relevant benefit(s) of this policy if the loss suffered by you is due or directly attributable to the winter sports activities undertaken during the journey and/or trip.

2. Know Your Coverage

As an illustration, a family of 5 for a 5-day trip to Australia who selected Silver Plan under Travel Pro Insurance, for RM29.50 (excluding the applicable Service Tax and Stamp Duty) per Family, you will receive the following coverage:

This add-on covers:	This add-on excludes:
<ul style="list-style-type: none"> Extension to include winter sports activities. 	<ul style="list-style-type: none"> Fail to exercise reasonable care and do not comply with all safety requirements while engaging in winter sports activities. <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 Winter Sports Add-On, you must pay a premium of:

Add-On Cover	RM29.50
Total Add-On premium you must pay is RM29.50 per Family .	

You also have to pay the following fees and charges:

Stamp Duty	Not applicable
Commission	25% of premium or RM7.38 (included in the total Add-On premium)
Service Tax	Not applicable

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.
- A 50% loading on the selected basic plan is applied for the extension to include Winter Sports Add-On.
- 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 Add-On?

No premium refund upon cancellation once Add-On is issued.

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1. What is Allowance for Mandatory Overseas Quarantine due to COVID-19 Infection Add-On?

Allowance for Mandatory Overseas Quarantine due to COVID-19 Infection Add-On provides quarantine allowance on reimbursement basis when you are diagnosed positive with COVID-19 infection and is compelled to be quarantined by a legitimate authority of the country while travelling overseas during your trip.

Note: This Add-On is not applicable to Annual Trip.

2. Know Your Coverage

As an illustration, a family of 5 for a 5-day trip to Australia who selected Silver Plan under this Add-On, for RM9.05 (excluding the applicable Service Tax and Stamp Duty) per Family, you will receive the following coverage:

This add-on covers:	This add-on excludes:
<ul style="list-style-type: none">Overseas mandatory quarantine allowance – up to RM1,000 per Insured Person	<ul style="list-style-type: none">Not fully vaccinated as defined by the Malaysian Health Ministry at the time of policy inceptionCOVID-19 positive as at time of purchasing this Add-On <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 Allowance for Mandatory Overseas Quarantine due to COVID-19 Infection Add-On, you must pay a premium of:

Add-On Cover	RM9.05 if you selected Silver Plan
Total Add-On premium you must pay is RM9.05 per Family .	

You also have to pay the following fees and charges:

Stamp duty	Not applicable
Commission	25% of premium or RM2.26 (included in the total Add-On premium)
Service Tax	Not applicable

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.
- This Add-On must be purchased before 72 hours of your trip's departure date.
- 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.
- 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 Add-On?

No premium refund upon cancellation once Add-On is issued.

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1. What is Overseas Travel Medical Add-On?

Overseas Travel Medical Add-On provides compensation in the event you are diagnosed positive with COVID-19 infection.

Note: This Add-On is not applicable to Annual Trip.

2. Know Your Coverage

As an illustration, a family of 5 for a 5-day trip to Australia who selected Silver Plan under this Add-On, for RM55.90 (excluding the applicable Service Tax and Stamp Duty) per Family, you will receive the following coverage:

This add-on covers:	This add-on excludes:
<ul style="list-style-type: none"> • Medical treatment for hospitalisation while overseas – up to RM150,000 per Insured Person • Emergency medical evacuation while overseas – up to RM200,000 per Insured Person • Repatriation while overseas – up to RM50,000 per Insured Person • Loss of deposit or trip cancellation occurring within 72 hours prior to actual departure – up to RM5,000 per Insured Person • Trip curtailment – up to RM5,000 per Insured Person <p><i>Note: Subject to a maximum aggregate Add-On limit of RM200,000 under this plan.</i></p>	<ul style="list-style-type: none"> • Not fully vaccinated as defined by the Malaysian Health Ministry at the time of policy inception • COVID-19 positive as at time of purchasing this Add-On <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 Overseas Travel Medical Add-On, you must pay a premium of:

Add-On Cover	RM55.90 if you selected Silver Plan
Total Add-On premium you must pay is RM55.90 per Family .	

You also have to pay the following fees and charges:

Stamp Duty	Not applicable
Commission	25% of premium or RM13.98 (included in the total Add-On premium)
Service Tax	Not applicable

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.
- This Add-On must be purchased before 72 hours of your trip's departure date.
- 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.
- 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 Add-On?

No premium refund upon cancellation once Add-On is issued.

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Appendix

1. Table of Benefits and Premium

Basic Benefits

NO.	BENEFITS	LIMIT	PLAN AND SUM INSURED (RM)		
			Platinum	Gold	Silver
1.	Accidental Death or Permanent Disablement	Per Adult (Up to age 70)	500,000	300,000	200,000
		Per Adult (Above age 70)	300,000	150,000	75,000
		Per Child	125,000	75,000	50,000
		Per Family	1,500,000	900,000	450,000
2.	Child Education Benefit	Per Family	15,000	10,000	N/A
3.	Medical & Other Expenses	Per Adult (Up to age 70)	1,000,000	500,000	150,000
		Per Adult (Above age 70)	150,000	100,000	75,000
		Per Family	3,000,000	1,500,000	450,000
	Subject to the following sub-limit:				
	<ul style="list-style-type: none"> • Emergency dental treatment due to accident • Follow up treatment for injury or sickness sustained while on overseas trip (within 1 month) • Funeral Expenses 	Per Insured Person	1,000	400	N/A
		Per Insured Person	50,000	20,000	5,000
		Per Insured Person	5,000	2,500	2,500
4.	Alternative Medicine	Per Insured Person	1,000	500	200
		Per Family	3,000	1,500	600
5.	Medical Inconvenience Benefit	Per Day	250	250	200
		Per Insured Person	10,000	8,000	5,000
		Per Family	30,000	24,000	15,000
6.	Compassionate Visitation	Per Insured Person	10,000	7,500	2,500
		Per Family	30,000	22,500	7,500
7.	Child Care Benefit	Per Day	800	500	500
		Per Insured Person	10,000	5,000	2,500
		Per Family	30,000	15,000	7,500
8.	Emergency Medical Evacuation	Per Insured Person	Unlimited	2,500,000	1,000,000
9.	Repatriation	Per Insured Person	Unlimited	150,000	50,000
		Per Family	Unlimited	450,000	150,000
10.	Personal Liability	Per Insured Person	1,000,000	1,000,000	500,000
		Per Family	3,000,000	3,000,000	1,500,000
11.	Loss of Deposit or Trip Cancellation	Per Insured Person	25,000	15,000	10,000
		Per Family	75,000	45,000	30,000
12.	Trip Curtailment	Per Insured Person	25,000	15,000	10,000
		Per Family	75,000	45,000	30,000
13.	Travel Delay and Partial Trip Cancellation	Every full 6 consecutive hours	250	150	150
		Per Insured Person	5,000	3,000	1,500
		Per Family	15,000	9,000	4,500
14.	Travel Overbooked	Every full 6 consecutive hours	250	200	N/A
		Per Insured Person	5,000	3,000	
		Per Family	15,000	9,000	

NO.	BENEFITS	LIMIT	PLAN AND SUM INSURED (RM)		
			Platinum	Gold	Silver
15.	Travel Misconnection (Minimum 6 Hours)	Per Insured Person	500	200	100
		Per Family	1,500	600	300
16.	Rerouting of Flight	Per Insured Person	300	200	N/A
		Per Family	900	600	
17.	Missed departure	Per Insured Person	3,000	2,000	1,000
		Per Family	9,000	6,000	3,000
Personal Property					
18.1	Loss and/or Damage of Personal Baggage	Per Insured Person	10,000	7,500	5,000
		Per Family	30,000	20,000	15,000
Subject to the following sub-limit:					
18.	<ul style="list-style-type: none"> • Single or a pair or a set of article • All golf equipment 	Per Insured Person	600	500	300
		Per Insured Person	2,000	1,000	N/A
18.2	Baggage Delay	Every full 6 consecutive hours	250	200	150
		Per Insured Person	1,500	1,000	600
		Per Family	6,000	1,800	900
18.3	Travel Documents	Per Insured Person	10,000	5,000	2,500
		Per Family	30,000	15,000	7,500
18.4	Personal Money	Per Insured Person	800	500	300
		Per Family	2,400	1,500	900
19.	Loss of Credit Card	Per Insured Person	2,000	1,000	N/A
20.	Loss of Use of Entertainment Ticket	Per Insured Person	500	N/A	
21.	Emergency Telephone Charges	Per Insured Person	100	50	
22.	Rental Car Excess Cover	Per Family	1,500	1,000	
23.	Kidnap/ Hostage/ Hijacking	Per Day	500	500	
		Per Insured Person	100,000	50,000	
		Per Family	300,000	300,000	
24.	Home Care Benefit	Per Family	5,000	3,000	1,000
25.	Domestic Pet Care	Every full 6 consecutive hours	50	N/A	N/A
		Per Family	800		

PREMIUM (RM)			
Length of Trips	Asia ¹ including Australia & New Zealand		
	Platinum	Gold	Silver
1 – 5 days	165	95	59
6 – 10 days	208	126	84
11 – 18 days	335	196	126
19 – 31 days	420	250	163
Additional week	132	76	48
Annual	1,009	607	385
Length of Trips	Worldwide ² including USA & Canada		
	Platinum	Gold	Silver
1 – 5 days	300	166	100
6 – 10 days	370	224	148
11 – 18 days	585	344	235
19 – 31 days	750	469	335
Additional week	240	133	80
Annual	1,462	960	559

Optional Add-On

A. Winter Sports Add-On

Extension to include winter sports activities, i.e., recreational and physical activities that are specifically associated with and conducted within the winter environment. These activities are specifically limited to ice skating, snowboarding, skiing, sledging, snowshoeing, snowmobiling, curling and ice hockey.

- Premium: A 50% loading on the selected basic plan.

B. Allowance for Mandatory Overseas Quarantine due to COVID-19 Add-On

BENEFITS	PLAN AND SUM INSURED (RM)		
	Platinum	Gold	Silver
Overseas Mandatory Quarantine Allowance	Up to 5,000	Up to 3,000	Up to 1,000

PREMIUM (RM)			
Length of Trips	Asia ¹ including Australia & New Zealand		
	Platinum	Gold	Silver
1 – 18 days	4.61	3.71	1.81
19 – 30 days	6.92	5.58	2.72
Additional week	2.05	1.61	0.73
Length of Trips	Worldwide ² including USA & Canada		
	Platinum	Gold	Silver
1 – 18 days	14.44	11.39	4.07
19 – 30 days	21.66	17.09	6.11
Additional week	6.33	5.02	1.85

C. Overseas Travel Medical Add-On

BENEFITS		PLAN AND SUM INSURED (RM)			
		Platinum	Gold	Silver	
(A)	Medical Treatment for Hospitalisation while overseas	SUB LIMIT	500,000	300,000	150,000
(B)	Emergency Medical Evacuation while overseas		500,000	300,000	200,000
(C)	Repatriation while overseas		500,000	150,000	50,000
(D)	Loss of Deposit or Trip Cancellation occurring within 72 hours prior to actual departure		15,000	7,500	5,000
(E)	Trip Curtailment		15,000	7,500	5,000
Subject to a Maximum Aggregate Add-On Limit			500,000	300,000	200,000

PREMIUM (RM)			
Length of Trips	Asia ¹ including Australia & New Zealand		
	Platinum	Gold	Silver
1 – 18 days	25.16	16.00	11.18
19 – 30 days	37.74	23.98	16.77
Additional week	10.98	7.02	4.86
Length of Trips	Worldwide ² including USA & Canada		
	Platinum	Gold	Silver
1 – 18 days	51.86	31.30	23.30
19 – 30 days	77.79	46.97	34.95
Additional week	22.83	13.68	10.33

Note:

1. Asian Region shall mean Singapore, Indonesia, Japan, Brunei, Philippines, Thailand, Vietnam, Cambodia, Hong Kong, Taiwan, People's Republic of China, South Korea, Sri Lanka, India, Pakistan, Laos, Myanmar, Macau, Bangladesh, Nepal, Maldives, Australia and New Zealand.
2. Worldwide Region shall mean Asian Region and all other countries, excluding Afghanistan, Iran, Syria, Belarus, Cuba, Democratic Republic of Congo, Ethiopia, Haiti, Somalia, Sudan, South Sudan, North Korea, Yemen, Zimbabwe, Israel and Nigeria.
3. Premium excluding the applicable Service Tax and Stamp Duty.

2. Clinical Category Stage

CLINICAL CATEGORY STAGE	SYMPTOM
1	Asymptomatic
2	Symptomatic, No Pneumonia
3	Symptomatic, Pneumonia
4	Symptomatic, Pneumonia, Requiring supplemental oxygen
5	Critically ill with multi-organ involvement

Note: Applicable to Overseas Travel Medical Add-On (In Respect of COVID-19 Infection Necessitating Hospitalisation).