

# PRODUCT DISCLOSURE SHEET



**Dear Customer,**

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your fire package 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 01 January 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 Property Pro JMB Package Insurance?

The Property Pro JMB Package is specifically designed to provide a comprehensive insurance protection for residential properties i.e. condominiums, apartments, townhouses, SOHOs (Small Offices & Home Offices) and office buildings under strata-titled. This Policy provides an "All-In-One" insurance plan with a wide range of insurance coverage that protects your activities as Joint Management Body or Management Corporation.

## 2. Know Your Coverage

As an illustration, an Apartment (PIAM Code 1008) with a sum insured of RM5,000,000.00 (Class 1A construction), for RM2,310.00 annually (subject to Service Tax and Stamp Duty), you will receive the following Property Pro JMB Package insurance coverage:

This policy covers:	This policy excludes:
<p><b>Section 1: Fire (Property Pro) (Mandatory)</b> Insures your property and/or contents in your property against loss or damage due to fire, lightning and explosion of domestic boilers or gases used for domestic purposes.</p> <p>The policy also provides the following three value added benefits (Non-Tariff):</p> <ol style="list-style-type: none"> <li>Theft of Stock-in-Trade, Merchandise and/or Contents following Fire</li> <li>Temporary Protection</li> <li>Trace for Water Leakage</li> </ol> <p><b>Section 1a: Sabotage and Terrorism Extension (Optional)</b></p> <p><b>GENERAL PACKAGE (Mandatory)</b></p> <ul style="list-style-type: none"> <li>Section 2 : Burglary</li> <li>Section 3 : Money</li> <li>Section 4 : Plate Glass</li> <li>Section 5 : Fidelity Guarantee</li> <li>Section 6 : All Risks (Restricted cover)</li> <li>Section 7 : Public Liability</li> <li>Section 8 : Employers Liability</li> <li>Section 9 : Group Personal Accident</li> </ul> <p><b>(Optional)</b></p> <ul style="list-style-type: none"> <li>Section 10 : Machinery Breakdown (First Loss)</li> <li>Section 11 : Errors &amp; Omissions</li> </ul> <p><i>The descriptions on the available coverages are only a brief summary for quick and easy reference. Please refer to the Proposal Form and/or the Policy contract for the full details of available Plans and covers/benefits under this Policy.</i></p>	<ul style="list-style-type: none"> <li>Loss or damage directly or indirectly caused by or arising from or from or in consequence by nuclear weapons material</li> <li>Earthquake, volcanic eruption or other convulsion of nature.</li> <li>Typhoon, hurricane, tornado, cyclone or other atmospheric disturbance.</li> <li>War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war.</li> <li>Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.</li> <li>Any act of terrorism (except loss of or damage to property insured due to Sabotage and Terrorism if Section 1(a) is effected and additional premium paid)</li> </ul> <p><i>Note: This list is non-exhaustive and not for the General Package and Other Sections of the Policy. Please refer to the sample policy contract for the full list of exclusions.</i></p>

You may extend coverage to the following risks by paying additional premium under Section 1 – Fire (Property Pro):

- Aircraft Damage
- Earthquake and Volcanic Eruption
- Storm, Tempest
- Flood
- Explosion
- Impact Damage
- Bursting or Overflowing of Water Tanks Apparatus or Pipes
- Electrical Installations Clause (B)
- Bush/Lalang Fire
- Subsidence and Landslip
- Spontaneous Combustion
- Riot Strike and Malicious Damage
- Damage By Falling Trees or Branches and Objects Therefrom
- Cold Storage/Incubator Clause (B)
- Sprinkler Leakage

If you have any questions or require assistance on your Property Pro JMB Package 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 insurance, you must pay a premium of:

Standard Cover	Fire – RM1,680.00 General Package (Plan 1) – RM630.00
Additional Cover	Riot, Strike and Malicious Damage (Residential Properties) – RM350.00
Total premium you must pay is <b>RM2,660.00</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 if the policyholder is an individual, and the annual gross premium does not exceed RM150; or a MSME with a valid MSME certificate submitted, and the annual gross premium does not exceed RM250)
Commission	15% of premium or <b>RM399.00</b> (included in the total premium)
Service Tax	8% of premium or <b>RM212.80</b>

### 4. Other Key Terms

- You must ensure that the sum insured for the property and interest insured under the Fire Section is based on the new replacement or reinstatement cost, taking into account the renovations/improvements made to your property. If the amount insured is less than the actual replacement value at the time of loss, the condition of average will apply in the event of a claim.
- The deductible / excess is the amount you have to bear before we pay a claim.
- In the event of a claim notification from a third party, you should not admit, offer, promise or pay the claimant without our written consent.
- The premium must be paid and received by us within 60 days from the inception date of the cover, otherwise the cover is automatically cancelled and you will still be responsible to pay the pro rata premium for the period we have been on risk.
- You are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant.
- You have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.
- The Period of Cover is for one year. You are required to renew your insurance policy annually.

*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 your policy by giving written notice to The Pacific Insurance Berhad provided no claim has arisen during the current period of insurance. Refund of premium, however, is subject to the terms and conditions stipulated in the policy.

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**  
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](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)