

# 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 special contingency 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 Special Contingency Insurance?**

This form of policy provides protection for loss or damage to immovable plant, machinery and equipment used within the premises of the Insured provided that such equipment are not licensed for road use.

**2. Know Your Coverage**

As an illustration, equipment located within a hotel with a sum insured of RM500,000, for RM2,500.00 annually (subject to Service Tax and Stamp Duty), you will receive the following Special Contingency insurance coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> <li>• Insured equipment, its standard accessories and parts whilst thereon by:                             <ul style="list-style-type: none"> <li>a) accidental damage</li> <li>b) fire external explosion self-ignition or lightning</li> <li>c) theft accompanied by violent forcible entry upon the premises</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Any loss or destruction or damage or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.</li> <li>• Loss or damage consequent upon war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurper power and any consequence of riot civil commotion earthquake or volcanic eruption.</li> <li>• Loss by delay confiscation or detention by Custom House or by other Officials or Authorities.</li> <li>• Loss or damage arising from atmospheric conditions (other than lightning storm or tempest) wear and tear gradual deterioration any process of cleaning or restoring or from adjustment repair or dismantling of any part of the Property or loss of or damage to any part whilst removed from its normal working position.</li> <li>• Loss or damage arising from mechanical breakdown of the property or any part thereof</li> <li>• Destruction of or damage to any part of the Property by its own ignition electrical breakdown or burn out</li> <li>• Loss of or damage to records films or tapes other than by Fire or Theft (and then only for the value as unused material)</li> <li>• Any loss or destruction or damage directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</li> </ul> <p style="font-size: small; margin-top: 10px;"><i>Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.</i></p>

If you have any questions or require assistance on your Special Risk Equipment 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 insurance, you must pay a premium of:

Standard Cover	<b>RM2,500.00 annually</b>
Total premium you must pay is <b>RM2,500.00</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	25% of premium or <b>RM625.00</b> (included in the total premium)
Service Tax	8% of premium or <b>RM200.00</b>

### 4. Other Key Terms

- You must ensure that your property is insured at the appropriate amount.
- Your premium will vary depending on the risk exposure, our underwriting requirements and sum insured of the property.
- You must disclose all material facts that you know or ought to know.
- You must take all ordinary and reasonable precaution for the safety of the property insured.
- You may insured your property on Market Value or Replacement Value basis –
  - a) **Market Value basis** – we will pay the cost of repairing the loss or damaged property less the amount of wear, tear and depreciation.
  - b) **Replacement Value basis** – we will reinstate repair or replace the loss or damages property without deductions being made for wear, tear or depreciation, provided that the sum covered is adequate to cover the total cost of replacing your property.
- If your property amount insured is less than the actual value at the time of loss (i.e. under insurance), you are deemed to be self-insurance the difference
- The excess being the amount you have to bear before we indemnify the claim.
- 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.
- Duration of cover is for one year. You need 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:

- (a) **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)
- (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](http://www.fmos.org.my)