

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 plate glass 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 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).

1. What is Plate Glass Insurance?

Plate Glass Insurance is designed to cover accidental breakage of glass in the Insured's premises. Sum Insured for this class of insurance can be arranged on "First Loss" basis if required.

2. Know Your Coverage

As an illustration, a general merchandise shop with sum insured of RM500,000, for RM2,500.00 annually (subject to Service Tax and Stamp Duty), you will receive the following plate glass insurance coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> The scope of cover for Glass Policy is on "All Risks" cover subject to the exclusions stated in the policy. The policy will indemnify you for any glass broken by fracture extending through the entire thickness of the glass as a result of an accident or misfortunate not otherwise excluded 	<ul style="list-style-type: none"> Loss or damage directly or indirectly occasioned by or through or in consequence of: <ul style="list-style-type: none"> war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) civil war, mutiny, civil commotion, assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, conspiracy, 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 any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of any de jure or de facto Government or to the Influencing of it by terrorism or violence or loot sack or pillage in connection with any of the aforementioned occurrences Any consequence of strike or riot. Breakage by or arising out of fire or preventive or salvage operations consequent thereon explosion earthquake, volcanic eruption or flood. Breakage of lettering unaccompanied by breakage of glass. Breakage of or damage to frames or framework of any description. The cost of removing or replacing fixtures or fittings Breakage due to dilapidations of frames or framework. 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. Any loss or destruction or damage directly or indirectly caused by or contributed to by or arising from nuclear weapons material. <p><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 plate glass 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	RM2,500.00 annually
Total premium you must pay is RM2,500.00 .	

You also have to pay the following fees and charges:

Stamp duty	RM10.00 (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 RM625.00 (included in the total premium)
Service Tax	8% of premium or RM200.00

4. Other Key Terms

- Importance of disclosure – you must disclose all material facts that you know or ought to know; otherwise your policy may be invalidated.
- You should take all reasonable precautions to prevent any damage/breakage to the glass.
- You may insured your property on Market Value or Replacement Value basis:
 - Market Value basis – we will pay the cost of repairing the loss or damaged property less the amount of wear, tear and depreciation.
 - Replacement Value basis – we will reinstate repair or replace the loss or damaged 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
- Excess, being the amount you have to bear before we indemnify you
- 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

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