

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 money insurance.

The information provided in this Product Disclosure Sheet is valid from 1 January 2026

Other customers have read this PDS and found it helpful; **you should read it too.**

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 Money Insurance?


Money Insurance is intended to protect against loss of money which may be carried by messengers and which may be in transit from one place to another. In addition to transits the policy also covers money kept in the insured's premises. The company accepts Money Insurance on condition that the fire insurance is placed together.

2. Know Your Coverage


As an illustration, a general merchandise shop with Money in Premise sum insured of RM50,000 and Money in Transit sum insured of RM50,000 (Estimated Annual Carrying: RM2.4mil), for RM1,450.00 annually (subject to Service Tax and Stamp Duty), you will receive the following money insurance coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> in transit between the proposer's own premises and the bank or Post Office; at the proposer's own premises provided that after business hours all money is securely locked in a safe or strongroom; money at other situations, e.g. at sites of contractor in the hands of collectors; small amounts of money other than money for the payment of wages, salaries and other earnings kept under lock, and keys are kept out of Insured's premises. and also the cost of repairs to the Safe or Strongroom not otherwise insured directly associated with any theft or attempted theft therefrom occurring during the Period of Indemnity. 	<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. Any loss arising from fraud or dishonesty of the Insured's employees. Shortages due to error or omission. Losses covered by a policy of fidelity guarantee insurance. Loss from an unattended vehicle. <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 money 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	RM1,450.00 annually
Total premium you must pay is RM1,450.00 .	

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 RM362.50 (included in the total premium)
Service Tax	8% of premium or RM116.00

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 must take all ordinary and reasonable precaution for the safety of the property insured.
- You must inform your insurance intermediary or us in writing on any material changes during the policy period so that the necessary amendments are endorsed to your policy
- 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