PA PRO INSURANCE

www.pacificinsurance.com.my

customerservice@pacificinsurance.com.my

The Pacific Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia

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).

About this Product

PA Pro Personal Accident Insurance provides comprehensive protection against accidental death, permanent disability, and medical expenses arising from unforeseen accidents, along with a wide range of additional benefits. With 24-hour worldwide coverage, PA Pro helps you stay financially protected while providing peace of mind for you and your loved ones.

Key Features

- 24/7 worldwide accident coverage
- Comprehensive coverage up to RM1 million
- 5 tailored plans for selection
- Renewal Bonus up to 100%

Schedule of Benefits and Premium

Basic Benefits

SEC.	BENEFITS	LIMIT OF COVER (RM)				
		PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5
1.	Accidental Death / Permanent Disablement	100,000	300,000	500,000	750,000	1,000,000
2.	Medical Expenses (including Sinseh & Traditional Treatment)	5,000	7,500	9,000	10,000	11,000
3.	Daily Hospital Income (maximum 180 days)	80	100	175	200	225
4.	Personal Liability	150,000	450,000	750,000	1,125,000	1,500,000
5.	Weekly Benefits (maximum 52 weeks) (not applicable for housewife(s), student(s), retiree(s) or unemployed)	75	150	250	375	500
6.	Double Indemnity in Public Transport and/or travelling overseas	100,000	300,000	500,000	750,000	1,000,000
7.	Blood Transfusion (10% of Principal Sum Insured)	10,000	30,000	50,000	75,000	100,000
8.	Dental Correction and Corrective Cosmetic Surgery	5,000				
9.	Permanent Disablement to Genitalia	10,000	30,000	50,000	75,000	100,000
10.	Kidnap Benefit	5,000 Expenses; 25,000 Reward				
11.	Ambulance Fees	Up to 1,000				
12.	Funeral Expenses	5,000				
13.	Bereavement Allowance	10,000	30,000	50,000	75,000	100,000
14.	Renewal Bonus (10% Increase of Principal Sum Insured per year up to)	100%				
15.	Prostheses / Wheelchair	Up to 1,000				
16.	Repatriation Expenses	Up to 10,000				
17.	Cashless Hospital Admission & Discharge Benefits	Up to 3,000 (Applicable for private hospital only)				
18.	Miscarriage due to Motor Vehicle Accident	1,000				
19.	Compassionate Care	200 per week, up to 1,000				
20.	Snatch Theft	300				
21.	Loan Protector	3,000	5,000	7,500	7,500	7,500
22.	Home Nursing Care	250 per month, up to 3,000				
23.	Daily Family Care Allowance	N/A	100	150	180	200
24.	Rehabilitation / Physiotherapy Expenses		2,000	2,000	3,000	4,000
25.	Major Burns Accidents	1,000	2,000	3,000	4,000	5,000
26.	Death or Permanent Disablement due to Snatch Theft / Robbery	5,000	10,000	20,000	30,000	50,000

PREMIUM PER INSURED PERSON (Excluding the applicable Service Tax and Stamp Duty)	**PLAN (RM)**				
	PLAN 1	**PLAN 2**	**PLAN 3**	**PLAN 4**	**PLAN 5**
Class I & II	248	482	788	1,022	1,356
Class III	391	874	N/A		

Optional Add-Ons

1. Family Member Add-On

This benefit extends your PA Pro coverage to your Spouse and Child(ren).

FAMILY MEMBER	BENEFITS	PREMIUM
Legal Spouse	Based on Legal Spouse's selected plan *(The Principal Sum Insured must not exceed that of the Policyholder)*	10% discount on Legal Spouse's selected plan
Children	50% of sum insured under Plan 1 *(Not entitled to weekly benefit)*	RM49.60 *(20% of Plan 1 Premium)*

Note: Child(ren) must be Insured Person's unmarried child including legally adopted children, between 12 months of age and 18 years of age or a dependent child below 26 years of age if enrolled for full-time study.

2. COVID-19 or Dengue Fever: Daily Hospital Income

BENEFITS	LIMIT OF COVER (RM)		
	PLAN A	PLAN B	PLAN C
Daily Hospital Income *(Max. up to 30 days per period of insurance)*	100	200	300
PREMIUM PER INSURED PERSON (RM) (Excluding the applicable Service Tax and Stamp Duty)	**22**	**38**	**50**

Note:

(i) Any claim for the Daily Hospital Income benefit under this extension will be subject to a 14-day waiting period from the effective date of this add-on.

(ii) This benefit is payable only if your are hospitalised immediately upon being diagnosed with the COVID-19 disease or Dengue Fever.

3. Renewable-85 Add-On

- This benefit extends your age limit for this policy from 80 years old to 85 years old.
- You must provide a satisfactory health declaration and a basic medical report proving you are not suffering from any illness and/or pre-existing condition.

BENEFITS	PREMIUM
Based on your selected plan *(Not entitled to weekly benefit)*	An annual 25% loading on the selected plan

Note: The Optional Add-Ons cannot be added or cancelled mid-term. It can only be discontinued at renewal or if the PA Pro Insurance policy is cancelled.

Eligibility

On the effective date of this coverage, you must be:

(a) between 18 to 70 years old, renewable up to 80 years old;

(b) residing in Malaysia.

Occupation Classification

Class 1	Occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places.
Class 2	Occupations involving work of a supervisory nature or travelling outside office for business purposes but not engaging in manual labour.
Class 3	Occupations involving occasional or regular manual work not particularly hazardous in nature but involving the use of tools or machinery (not using woodworking machinery).

Key Terms and Conditions

Importance of Disclosure

You must disclose all material facts such as your occupation and personal pursuits.

Cash Before Cover

It is a fundamental and absolute special condition of this contract of insurance that no cover can be granted unless full premium has been paid to and received by the Company before the commencement/inception date of this Policy or endorsement attaching thereto or subsequent renewals.

Cashless Hospital Admission and Discharge Assistance

You may contact our 24/7 Third Party Administrator (MiCare) for Guarantee Letter Cashless Admission assistance:

Hotline : 1800-88-7940
Email : callcenter@micaresvc.com
Website : https://eclaims.micaresvc.com/

Note: This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions.

Major Exclusions

This policy does not cover death or injury resulting from various events and activities, which include:

- war risks;
- nuclear risks;
- intentional self-injury or suicide;
- any form of disease, infection or parasites, HIV or AIDS, however the named diseases specifically mentioned under Medical Expenses Benefits, Blood Transfusion Benefits and Bereavement Allowance Benefits may be covered under specific circumstances as detailed therein;
- childbirth, miscarriage or pregnancy; or
- provoked murder or assault.

You are also not covered while engaged in or associated with certain activities such as:

- police or military operations;
- flying or any aerial activities otherwise than as a ticket-holding passenger in a fully licensed standard type aircraft;
- certain occupations involving high-risk activities;
- professional or semi-professional sports;
- high-risk performances; or
- while committing criminal, unlawful or malicious act.

Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.

The Pacific Insurance Berhad
40-01, Q Sentral, 2A Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia.
Tel: +603-2633 8999 Fax: +603-2633 8998 Toll Free line: 1800 88 1629
Email: customerservice@pacificinsurance.com.my
Website: www.pacificinsurance.com.my