PRODUCT DISCLOSURE SHEET

PACIFIC INSURANCE
A member of the Fairfax Group

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident 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 August 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 PA PRO Insurance?

PA PRO Insurance provides compensation in the event of injuries, disability or death caused solely by accidental means.

2. Know Your Coverage

As an illustration, for RM248.00 annually (excluding the applicable Service Tax and Stamp Duty) per Insured Person, you will receive the following coverage:

This policy covers:	This policy excludes:
• Accidental death – **RM100,000** • Permanent disablement – **up to RM100,000** • Medical expenses – **up to RM5,000** • Daily hospital income – **RM80 per day, up to 180 days** • Personal liability – **up to RM150,000** • Weekly benefits – **RM75 per week, up to 52 weeks** • Double indemnity – **RM100,000** • Blood transfusion – **RM10,000** • Dental correction and corrective cosmetic surgery – **up to RM5,000** • Permanent disablement to genitalia – **RM10,000** • Kidnap benefit – **RM5,000 for expenses; up to RM25,000 for reward** • Ambulance fees – **up to RM1,000** • Funeral expenses – **up to RM5,000** • Bereavement allowance – **RM10,000** • Renewal bonus – **10% per annum, up to 100%** • Prostheses/Wheelchair – **up to RM1,000** • Repatriation expenses – **up to RM10,000** • Cashless hospital admission and discharge benefit – **up to RM3,000** • Miscarriage due to motor vehicle accident – **up to RM1,000** • Compassionate care – **RM200 per week, up to RM1,000** • Snatch theft – **RM300** • Loan protector – **up to RM3,000** • Home nursing care – **RM250 per month, up to RM3,000** • Major burns accidents – **RM1,000** • Death or permanent disablement due to snatch theft/robbery – **RM5,000**	• War risks • Suicide • Intentional self-injury • Any form of disease, infection or parasites, HIV/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 • Provoked murder or assault • 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 • While committing criminal, unlawful or malicious act • Professional or semi-professional sports • High-risk performances • Nuclear risks *Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.*

By paying an additional premium, you can expand the coverage to include:

- Family Member Add-On
- COVID-19 or Dengue Fever: Daily Hospital Income Add-On
- Renewable 85 Add-On

The duration of coverage is 1 year. You need to renew your policy annually.

If you have any questions or require assistance on your personal accident 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 PA PRO Insurance, you must pay a premium of:

Standard Cover	**RM248.00 annually**
Additional Cover	1. Family Member Add-On – Legal spouse and 1 child (RM272.80) 2. COVID-19 or Dengue Fever: Daily Hospital Income Add-On (RM22.00 for Plan A)
Total premium you must pay is **RM542.80 per Insured Person**.	

You also have to pay the following fees and charges:

Stamp Duty	**RM10.00** (eligible for exemption until 31 December 2028, provided the annual gross premium does not exceed RM150)
Commission	25% of premium or **RM135.70** (included in the total premium)
Service Tax	8% of premium or **RM43.42**

4. Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- It is important that you inform The Pacific Insurance Berhad of any change in your contact or personal details to ensure that all correspondences reach you in a timely manner.
- 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.
- Eligibility:
  (a) On the effective date of this coverage, the Insured Person must be between 18 to 70 years old, renewable up to 80 years old.
  (b) Not applicable to Malaysian/foreigner residing overseas.
- You can only purchase one policy for this insurance.
- Weekly benefits are not applicable for housewife(s), student(s), retiree(s) or unemployed.
- Policyholder shall within 30 days after the happening of the accident give notice to us with full particulars of the accident and injuries and shall as soon as possible procure and act on proper medical or surgical advice.
- 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.

5. Can I cancel my policy?

If the Policyholder gives notice to us to terminate this policy, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is the earlier. In the event premium has been paid for any period beyond the date of termination of this policy, the company's short period rates shall apply, subject to the company's minimum premium, provided that no claim has been made during the current period of insurance.

We may give notice of termination by registered post to the Policyholder at his or her last known address. Such termination shall become effective 7 days following the date of such notice. In the event premium has been paid for any period beyond the date of termination of this policy, the pro-rata premium shall be refunded to the Policyholder provided that no claim has been made during the current period of insurance.

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:

(a) **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

(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
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1. What is Family Member Add-On?

Family Member Add-On provides coverage for the Insured Person's family members specifically named in the policy schedule, which shall include the Insured Person's Spouse and Child(ren).

2. Know Your Coverage

As an illustration, an annual premium of RM223.20 (excluding the applicable Service Tax and Stamp Duty) covers the Insured Person's legal spouse, and RM49.60 annually (excluding the applicable Service Tax and Stamp Duty) covers one child with the benefits shown below:

This add-on covers:	**This add-on excludes:**
• Children – **50% of sum insured under Plan 1** • Legal spouse – **based on Legal Spouse's selected plan** *(The Principal Sum Insured must not exceed that of the Policyholder)*	• Weekly benefits for child(ren) *Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.*

The duration of coverage is 1 year. You need to renew your policy annually.

If you have any questions or require assistance on your personal accident insurance, you can:

Call us at	Visit us at:	Email us at:
+603-2633 8999	The Pacific Insurance Berhad	customerservice@pacificinsurance.com.my

3. Know Your Obligations

For this Family Member Add-On, you must pay a premium of:

Add-On Cover	**RM272.80 annually** for legal spouse and 1 child, if you selected Plan 1
Total Add-On premium you must pay is **RM272.80** for legal spouse and 1 child.	

You also have to pay the following fees and charges:

Stamp Duty	Not applicable
Commission	25% of premium or **RM68.20** (included in the total Add-On premium)
Service Tax	8% of premium or **RM21.82**

4. Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- It is important that you inform The Pacific Insurance Berhad of any change in your contact or personal details to ensure that all correspondences reach you in a timely manner.
- 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.
- Eligibility:
  (a) For Insured Person's Spouse, he/she has to be legal spouse of the Insured Person and must be between 18 to 70 years old, renewable up to 80 years old.
  (b) For Insured Person's Child, he/she 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 in a recognised institution of learning or higher learning during the policy period.
  (c) Not applicable to Malaysian/Foreigner residing overseas.
- Coverage for Insured Person's Child is limited to Plan 1 only. The Child is not eligible for Weekly Benefits and is entitled to 50% of all other benefits under Plan 1. The applicable premium rate is 20% of the premium for Plan 1.
- Insured Person's Spouse is entitled to 10% discount on the selected premium plan. (The Principal Sum Insured must not exceed that of the Policyholder)
- Policyholder shall within 30 days after the happening of the accident give notice to us with full particulars of the accident and injuries and shall as soon as possible procure and act on proper medical or surgical advice.

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 Add-On?

The Family Member Add-On cannot be cancelled midterm. It can only be discontinued at renewal or if the PA PRO Insurance policy is cancelled.

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

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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

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1. What is COVID-19 or Dengue Fever: Daily Hospital Income Add-On?

COVID-19 or Dengue Fever: Daily Hospital Income Add-On pay the insured person a Daily Hospital Income as specified in the policy schedule for the period of hospitalisation, up to a maximum of 30 days per period of insurance.

2. Know Your Coverage

As an illustration, for RM22.00 annually (excluding the applicable Service Tax and Stamp Duty) per Insured Person, you will receive the following coverage:

This add-on covers:	This add-on excludes:
• COVID-19 or Dengue Fever: Daily Hospital Income – **RM100 per day, up to 30 days**	• Hospitalised for less than 12 hours • Any sickness, disease, illness or medical condition other than COVID-19 or Dengue Fever • Diagnosed with, or is reasonably suspected to have been infected with COVID-19 and/or Dengue Fever, or serving a Leave of Absence, Stay-Home Notice or Quarantine Order, on or before the beginning of the period of insurance, whichever is earlier • Travel overseas despite having a travel advisory, travel alert or travel warning in place • Any pre-existing medical conditions *Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.*

The duration of coverage is 1 year. You need to renew your policy annually.

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The Pacific Insurance Berhad

Email us at:
customerservice@pacificinsurance.com.my

3. Know Your Obligations

For this COVID-19 or Dengue Fever: Daily Hospital Income Add-On, you must pay a premium of:

Add-On Cover	**RM22.00 annually** if you selected Plan A
Total Add-On premium you must pay is **RM22.00 per Insured Person**.	

You also have to pay the following fees and charges:

Stamp Duty	Not applicable
Commission	25% of premium or **RM5.50** (included in the total Add-On premium)
Service Tax	8% of premium or **RM1.76**

4. Other Key Terms

- You must provide complete and accurate information in the application form.
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- It is important that you inform The Pacific Insurance Berhad of any change in your contact or personal details to ensure that all correspondences reach you in a timely manner.
- 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.
- Eligibility:
  (a) On the effective date of this coverage, the Insured Person must be between 18 to 70 years old, renewable up to 80 years old.
  (b) Not applicable to Malaysian/Foreigner residing overseas.
- 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.
- This benefit is payable only if the Insured Person is hospitalised immediately upon being diagnosed with the COVID-19 disease or Dengue Fever.
- Policyholder shall within 30 days after the happening of the accident give notice to us with full particulars of the accident and injuries and shall as soon as possible procure and act on proper medical or surgical advice.

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 Add-On?

The COVID-19 or Dengue Fever: Daily Hospital Income Add-On cannot be cancelled midterm. It can only be discontinued at renewal or if the PA PRO Insurance policy is cancelled.

If you have any complaints, please contact us at:

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1. What is Renewable-85 Add-On?

Renewable-85 Add-On extends the age limit of the Insured Person for this policy from 80 years old to 85 years old.

2. Know Your Coverage

As an illustration, for RM62.00 annually (excluding the applicable Service Tax and Stamp Duty) per Insured Person, you will receive the following coverage:

This add-on covers:	This add-on excludes:
• This add-on extends coverage up to age 85, with the same benefits as the basic plan	• Any pre-existing condition • Weekly benefit coverage *Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.*

The duration of coverage is 1 year. You need to renew your policy annually.

If you have any questions or require assistance on your personal accident insurance, you can:

Call us at	Visit us at:	Email us at:
+603-2633 8999	The Pacific Insurance Berhad	customerservice@pacificinsurance.com.my

3. Know Your Obligations

For this Renewable-85 Add-On, you must pay a premium of:

Add-On Cover	**RM62.00 annually** if you selected Plan 1
Total Add-On premium you must pay is **RM62.00 per Insured Person**.	

You also have to pay the following fees and charges:

Stamp duty	Not applicable
Commission	25% of premium or **RM15.50** (included in the total Add-On premium)
Service Tax	8% of premium or **RM4.96**

4. Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- It is important that you inform The Pacific Insurance Berhad of any change in your contact or personal details to ensure that all correspondences reach you in a timely manner.
- 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.
- An annual 25% loading on the selected plan is imposed and paid.
- Eligibility:
  - (a) On the effective date of this coverage, the Insured Person must be between 81 to 85 years old.
  - (b) The Insured Person must provide a satisfactory health declaration and a basic medical report proving the Insured Person is not suffering from any illness and/or pre-existing condition.
- Policyholder shall within 30 days after the happening of the accident give notice to us with full particulars of the accident and injuries and shall as soon as possible procure and act on proper medical or surgical advice.

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 Add-On?

The Renewable-85 Add-On cannot be cancelled midterm. It can only be discontinued at renewal or if the PA PRO Insurance policy is cancelled.

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Tel: +603-2272 2811 Website: www.fmos.org.my

The Pacific Insurance Berhad
Co. Reg (New) 198201011878 (Old: 91603-K)
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
Website: www.pacificinsurance.com.my

Appendix

1. Table of Benefits and Premium

Basic Plan

BENEFITS	LIMIT OF COVER (RM)				
	PLAN 1	**PLAN 2**	**PLAN 3**	**PLAN 4**	**PLAN 5**
Accidental Death/Permanent Disablement	100,000	300,000	500,000	750,000	1,000,000
Medical Expenses (including Sinseh & Traditional Treatment)	5,000	7,500	9,000	10,000	11,000
Daily Hospital Income (maximum 180 days)	80	100	175	200	225
Personal Liability	150,000	450,000	750,000	1,125,000	1,500,000
Weekly Benefits (maximum 52 weeks) (not applicable for housewife(s), student(s), retiree(s) or unemployed)	75	150	250	375	500
Double Indemnity in Public Transport and/or travelling overseas	100,000	300,000	500,000	750,000	1,000,000
Blood Transfusion (10% of Principal Sum Insured)	10,000	30,000	50,000	75,000	100,000
Dental Correction and Corrective Cosmetic Surgery	5,000				
Permanent Disablement to Genitalia	10,000	30,000	50,000	75,000	100,000
Kidnap Benefit	5,000 Expenses; 25,000 Reward				
Ambulance Fees	Up to 1,000				
Funeral Expenses	5,000				
Bereavement Allowance	10,000	30,000	50,000	75,000	100,000
Renewal Bonus (10% Increase of Principal Sum Insured per year up to)	100%				
Prostheses/Wheelchair	Up to 1,000				
Repatriation Expenses	Up to 10,000				
Cashless Hospital Admission & Discharge Benefits	Up to 3,000 (Applicable for private hospital only)				
Miscarriage due to Motor Vehicle Accident	1,000				
Compassionate Care	200 per week, up to 1,000				
Snatch Theft	300				
Loan Protector	3,000	5,000	7,500	7,500	7,500
Home Nursing Care	250 per month, up to 3,000				
Daily Family Care Allowance	N/A	100	150	180	200
Rehabilitation/Physiotherapy Expenses	N/A	2,000	2,000	3,000	4,000
Major Burns Accidents	1,000	2,000	3,000	4,000	5,000
Death or Permanent Disablement due to Snatch Theft/Robbery	5,000	10,000	20,000	30,000	50,000
Premium per Insured Person (RM)					
Class I & Class II	248	482	788	1,022	1,356
Class III	391	874	N/A		

Optional Add-On

COVID-19 or Dengue Fever: Daily Hospital Income

BENEFIT	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)	**22.00**	**38.00**	**50.00**

Note: Premium excluding the applicable Service Tax and Stamp Duty.

2. **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 inmanual labour.
Class 3	Occupations involving occasional or regular manual work not particularly hazardous in nature but involving the use oftools or machinery (not using woodworking machinery).