



PACIFIC SUPER PROTECTOR INSURANCE



www.pacificinsurance.com.my



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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

Pacific Super Protector provides comprehensive personal accident protection, helping you stay financially prepared when the unexpected happens. With enhanced benefits and flexible coverage options, you can enjoy greater peace of mind every day.

Key Features



24/7 worldwide
accident coverage



Comprehensive coverage
up to RM1 million



26 tailored plans
for selection



Renewal Bonus
up to 70%

Schedule of Benefits and Premium

Basic Benefits

Plan	Principal Sum Insured (RM)	Medical Expenses (per Accident) (RM)	Daily Hospital Cash (per day) (RM)	Personal Liability (RM)	Weekly Benefits (per week) (RM)	Annual Premium (RM)
FOR CLASS 1 & CLASS 2 OCCUPATION ONLY						
1	50,000	3,500	75	75,000	-	86
1A	50,000	3,500	75	75,000	50	116
2	100,000	4,500	75	150,000	-	156
2A	100,000	4,500	75	150,000	75	196
3	150,000	5,500	75	225,000	-	206
3A	150,000	5,500	75	225,000	100	266
4	200,000	6,500	100	300,000	-	276
4A	200,000	6,500	100	300,000	125	346
5	300,000	7,500	100	450,000	-	386
5A	300,000	7,500	100	450,000	150	466
6	500,000	8,500	175	750,000	-	626
6A	500,000	8,500	175	750,000	250	806
7	750,000	9,500	175	1,125,000	-	886
7A	750,000	9,500	175	1,125,000	375	1,086
8	1,000,000	10,000	225	1,500,000	-	1,176
8A	1,000,000	10,000	225	1,500,000	500	1,426
FOR CLASS 3 OCCUPATION ONLY						
9	50,000	3,500	75	75,000	-	143
9A	50,000	3,500	75	75,000	50	178
10	100,000	4,500	75	150,000	-	243
10A	100,000	4,500	75	150,000	50	278
11	150,000	5,500	75	225,000	-	353
11A	150,000	5,500	75	225,000	50	388
12	200,000	6,500	100	300,000	-	483
12A	200,000	6,500	100	300,000	75	538
13	300,000	7,500	100	450,000	-	733
13A	300,000	7,500	100	450,000	75	788

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

Optional Add-Ons

1. Additional cover of RM100,000 for Death and Permanent Disablement benefits

With an additional premium of RM50, you may purchase additional cover of RM100,000 for Death and Permanent Disablement benefits under the Plans for Class 1 & 2 occupations.

2. Renewable-85 Add-On

- This benefit extends your age limit for this policy from 70 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 <i>(Not entitled to weekly benefit)</i>	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 Super Protector Personal Accident Insurance policy is cancelled.

Eligibility

On the effective date of this coverage:

- (a) the Insured Person and Spouse must be between 18 to 65 years old, renewable up to 70 years old;
- (b) the Child(ren) must be between 1 month to 17 years old.

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.

This brochure is for general information only and is not a contract of insurance. Please refer to the policy contract for full terms and conditions under this policy before you enroll. In the event of any discrepancy, ambiguity, or conflict in the interpretation of the terms and conditions between the translated version(s), the English version shall prevail.

The Pacific Insurance Berhad

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