

PRODUCT DISCLOSURE SHEET

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.**

**PACIFIC
INSURANCE**

A member of the Fairfax Group

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 Pacific Super Protector Insurance?

Pacific Super Protector Insurance provides compensation in the event of injuries, disability or death caused solely by accidental means.

2. Know Your Coverage

As an illustration, for RM116.00 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 – RM50,000 • Permanent disablement – up to RM50,000 • Medical expenses per accident – up to RM3,500 • Daily hospital cash – RM75 per day, up to 180 days • Personal liability – up to RM75,000 • Weekly benefits – RM50 per week, up to 52 weeks • Ambulance fees – up to RM1,000 • Bereavement allowance – RM5,000 • Blood transfusion – RM5,000 • Cashless hospital admission and discharge benefit – up to RM2,500 • Dental correction and corrective cosmetic surgery – up to RM5,000 • Double indemnity – RM50,000 • Funeral expenses – up to RM5,000 • Kidnap benefit – RM5,000 for expenses; RM25,000 for reward • Prosthesis/Wheelchair – up to RM1,000 • Renewal bonus – 10% per annum, up to 70% • Repatriation expenses – up to RM5,000	• War risks • Intentional self-injury • Suicide • Any form of disease, infection or parasites (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) • HIV/AIDS • Childbirth, miscarriage and 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 <i>Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.</i>

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

- Additional cover of RM100,000 for Death and Permanent Disablement benefits under the plans for Occupation Class 1 and 2 (with RM50 additional premium)
- 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 Pacific Super Protector Insurance, you must pay a premium of:

Standard Cover	RM116.00 annually
Total premium you must pay is RM116.00 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 RM29.00 (included in the total premium)
Service Tax	8% of premium or RM9.28

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 – On the effective date of this coverage:
 - (a) the Insured Person and Spouse must be 18 to 65 years old, renewable up to 70 years old.
 - (b) the Child(ren) must be between 1 month to 17 years old.
- Maximum Principal Sum Insured for Child(ren):
 - (a) aged between 1 month to 12 years old: RM50,000
 - (b) aged between 13 to 17 years old: RM100,000
- Weekly Benefits are not applicable to housewives, children, retirees and unemployed.
- You shall within 30 days after the happening of the accident give notice to The Pacific Insurance Berhad with full particulars of the accident and injuries.
- 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 the company 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.

The company 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 Takafu Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Tel: +603-2272 2811 Website: www.fmos.org.my

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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 70 years old to 85 years old.

2. Know Your Coverage

As an illustration, for RM29.00 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 <i>Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions.</i>

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

Add-On Cover	RM29.00 annually if you selected Plan 1
Total Add-On premium you must pay is RM29.00 per Insured Person.	

You also have to pay the following fees and charges:

Stamp Duty	Not applicable
Commission	25% of premium or RM7.25 (included in the total Add-On premium)
Service Tax	8% of premium or RM2.32

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 71 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.
- You shall within 30 days after the happening of the accident give written notice to The Pacific Insurance Berhad or the insurance agent.

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?

The Renewable-85 Add-On cannot be cancelled midterm. It can only be discontinued at renewal or if the Pacific Super Protector 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.
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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
Tel: +603-2272 2811 Website: www.fmos.org.my

Appendix

1. Table of Benefits and Premium

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.

2. Occupational 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).