PACIFIC INSURANCE
A member of the Fairfax Group

PACIFIC SUPER PROTECTOR INSURANCE

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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 protected against the financial consequences of unexpected events. 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 Plan: Occupation Class 1 & 2

NO.	BENEFITS	SUM INSURED (RM)							
		OCCUPATION CLASS 1 & 2							
		PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5	PLAN 6	PLAN 7	PLAN 8
1.	Death or Permanent Disablement	50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
2.	Medical Expenses	3,500	4,500	5,500	6,500	7,500	8,500	9,500	10,000
3.	Daily Hospital Income (maximum 180 days)	75 per day	75 per day	75 per day	100 per day	100 per day	175 per day	175 per day	225 per day
4.	Personal Liability	75,000	150,000	225,000	300,000	450,000	750,000	1,125,000	1,500,000
5.	Ambulance Fees	Up to 1,000							
6.	Bereavement Allowance (due to Dengue Fever, Malaria or JE)	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
7.	Blood Transfusion	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
8.	Cashless Hospital Admission & Discharge Benefit	Up to 2,500 (Applicable for private hospital only)							
9.	Coma	50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
10.	Dental Correction and Corrective Cosmetic Surgery	Up to 5,000							
11.	Double Indemnity	50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
12.	Funeral Expeneses	5,000							
13.	Kidnap Benefit: a) Expenses b) Reward	5,000 25,000							
14.	Permanent Disablement to Genitalia	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
15.	Prostheses/Wheelchair	Up to 1,000							
16.	Renewable Bonus (% of Principal Sum Insured)	10% per year, up to 70%							
17.	Repatriation Expenses	Up to 5,000							
PREMIUM PER INSURED PERSON (Excluding the applicable Service Tax and Stamp Duty)		**86**	**156**	**206**	**276**	**386**	**626**	**886**	**1,176**

Basic Plan: Occupation Class 3

NO.	BENEFITS	SUM INSURED (RM)				
		OCCUPATION CLASS 3				
		PLAN 9	PLAN 10	PLAN 11	PLAN 12	PLAN 13
1.	Death or Permanent Disablement	50,000	100,000	150,000	200,000	300,000
2.	Medical Expenses	3,500	4,500	5,500	6,500	7,500
3.	Daily Hosiptal Income (maximum 180 days)	75 per day	75 per day	75 per day	100 per day	100 per day
4.	Personal Liability	75,000	150,000	225,000	300,000	450,000
5.	Ambulance Fees	Up to 1,000				
6.	Bereavement Allowance (due to Dengue Fever, Malaria or JE)	5,000	10,000	15,000	20,000	30,000
7.	Blood Transfusion	5,000	10,000	15,000	20,000	30,000
8.	Cashless Hospital Admission & Discharge Benefit	Up to 2,500 (Applicable for private hospital only)				
9.	Coma	50,000	100,000	150,000	200,000	300,000
10.	Dental Correction and Corrective Cosmetic Surgery	Up to 5,000				
11.	Double Indemnity	50,000	100,000	150,000	200,000	300,000
12.	Funeral Expeneses	5,000				
13.	Kidnap Benefit: a) Expenses b) Reward	 5,000 25,000				
14.	Permanent Disablement to Genitalia	5,000	10,000	15,000	20,000	30,000
15.	Prostheses/Wheelchair	Up to 1,000				
16.	Renewable Bonus (% of Principal Sum Insured)	10% per year, up to 70%				
17.	Repatriation Expenses	Up to 5,000				
PREMIUM PER INSURED PERSON (Excluding the applicable Service Tax and Stamp Duty)		**143**	**243**	**353**	**483**	**733**

Plan with Weekly Benefits: Occupation Class 1 & 2

NO.	BENEFITS	SUM INSURED (RM)							
		OCCUAPTION CLASS 1 & 2							
		PLAN 1A	PLAN 2A	PLAN 3A	PLAN 4A	PLAN 5A	PLAN 6A	PLAN 7A	PLAN 8A
1.	Death or Permanent Disablement	50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
2.	Medical Expenses	3,500	4,500	5,500	6,500	7,500	8,500	9,500	10,000
3.	Daily Hosipital Income	75 per day	75 per day	75 per day	100 per day	100 per day	175 per day	175 per day	225 per day
4.	Personal Liability	75,000	150,000	225,000	300,000	450,000	750,000	1,125,000	1,500,000
5.	Ambulance Fees	Up to 1,000							
6.	Bereavement Allowance (due to Dengue Fever, Malaria or JE)	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
7.	Blood Transfusion	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
8.	Cashless Hospital Admission & Discharge Benefit	Up to 2,500 (Applicable for private hospital only)							
9.	Coma	50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
10.	Dental Correction and Corrective Cosmetic Surgery	Up to 5,000							
11.	Double Indemnity	50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
12.	Funeral Expeneses	5,000							
13.	Kidnap Benefit: a) Expenses b) Reward	5,000 25,000							
14.	Permanent Disablement to Genitalia	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
15.	Prostheses/Wheelchair	Up to 1,000							
16.	Renewable Bonus (% of Principal Sum Insured)	10% per year, up to 70%							
17.	Repatriation Expenses	Up to 5,000							
18.	Weekly Benefits (maximum 52 weeks)	50 per week	75 per week	100 per week	125 per week	150 per week	250 per week	375 per week	500 per week
PREMIUM PER INSURED PERSON (Excluding the applicable Service Tax and Stamp Duty)		**116**	**196**	**266**	**346**	**466**	**806**	**1,086**	**1,426**

Plan with Weekly Benefits: Occupation Class 3

NO.	BENEFITS	SUM INSURED (RM)				
		OCCUPATION CLASS 3				
		PLAN 9A	PLAN 10A	PLAN 11A	PLAN 12A	PLAN 13A
1.	Death or Permanent Disablement	50,000	100,000	150,000	200,000	300,000
2.	Medical Expenses	3,500	4,500	5,500	6,500	7,500
3.	Daily Hosiptal Income (maximum 180 days)	75 per day	75 per day	75 per day	100 per day	100 per day
4.	Personal Liability	75,000	150,000	225,000	300,000	450,000
5.	Ambulance Fees	Up to 1,000				
6.	Bereavement Allowance (due to Dengue Fever, Malaria or JE)	5,000	10,000	15,000	20,000	30,000
7.	Blood Transfusion	5,000	10,000	15,000	20,000	30,000
8.	Cashless Hospital Admission & Discharge Benefit	Up to 2,500 (Applicable for private hospital only)				
9.	Coma	50,000	100,000	150,000	200,000	300,000
10.	Dental Correction and Corrective Cosmetic Surgery	Up to 5,000				
11.	Double Indemnity	50,000	100,000	150,000	200,000	300,000
12.	Funeral Expeneses	5,000				
13.	Kidnap Benefit: a) Expenses b) Reward	5,000 25,000				
14.	Permanent Disablement to Genitalia	5,000	10,000	15,000	20,000	30,000
15.	Prostheses/Wheelchair	Up to 1,000				
16.	Renewable Bonus (% of Principal Sum Insured)	10% per year, up to 70%				
17.	Repatriation Expenses	Up to 5,000				
18.	Weekly Benefits (maximum 52 weeks)	50 per week	50 per week	50 per week	75 per week	75 per week
PREMIUM PER INSURED PERSON (Excluding the applicable Service Tax and Stamp Duty)		**178**	**278**	**388**	**538**	**788**

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 *(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 Super Protector Personal Accident Insurance policy is cancelled.

Eligibility

(a) The insured person must be a citizen or a permanent resident domiciled in Malaysia.
(b) With additional premium, the applicant may extend coverage to include their spouse and/or dependent children under the same policy.
(c) On the effective date of this coverage:
  (i) the insured person and spouse must be between 18 to 65 years old, renewable up to 70 years old.
  (ii) the children must be between 1 month to 17 years old.

Important Notes

(a) Maximum Principal Sum Insured for children:
  (i) Children aged between 1 month to 12 years old: RM50,000.
  (ii) Children aged between 13 to 17 years old: RM100,000.
(b) Weekly benefits are not applicable to housewives and children.

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.

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).

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.

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