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 10 September 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 *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:

- 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	Visit us at:	Email us at:
+603-2633 8999	The Pacific Insurance Berhad	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 Takaful 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 *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 +603-2633 8999	Visit us at: 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.
(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

(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

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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: Occupation Class 1 & 2

NO.	BENEFITS	SUM INSURED (RM)							
		OCCUAPTION 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 Hospital 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 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							
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 Hospital 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**

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).