

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your cyber 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 8 October 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 Cyber Pro Insurance?

Cyber Pro Insurance provides compensation in the event of financial or material losses arising directly from any unexpected cyber threats or events.

2. Know Your Coverage

As an illustration, for RM35.00 annually (excluding the applicable Service Tax and Stamp Duty), you will receive the following coverage:

This policy covers:	This policy excludes:
- Electronic fund transfer fraud – up to RM2,000 - Online shopping protection: (A) Online retail fraud – up to RM1,000 (B) E-Commerce purchase protection – up to RM1,000 - Cyber extortion – up to RM2,000 - Restoration costs – up to RM2,000	- Abnormal conditions, state of emergency and mass cyber-attack - Bodily injury - Business and professional activities - Confidence scams and voluntary transfers - Cryptocurrency and virtual assets - Dishonest, criminal or intentional acts - Failure to exercise reasonable care - Indirect or consequential loss - Infrastructure and system failures - Lost or stolen payment instruments - Prior matters - Property damage - War and civil commotion - Nuclear and radioactive risks - Terrorism - Governmental action - Wear and tear and cosmetic damage - Failure to report - Corporate and non-eligible entity risks - Infectious or communicable diseases - Recoverable losses <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.

If you have any questions or require assistance on your cyber 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 Cyber Pro Insurance, you must pay a premium of:

Standard Cover	RM35.00 annually
Total premium you must pay is RM35.00 .	

You also have to pay the following fees and charges:

Stamp Duty	RM10.00
Commission	25% of premium or RM8.75 (included in the total premium)
Service Tax	8% of premium or RM2.80

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 The Pacific Insurance Berhad must receive the premium prior to the effective date of this policy/endorsement/renewal.
- The policy provides cover on worldwide basis.
- You can purchase one policy only in respect of this insurance.
- Eligibility – On the effective date of this coverage, the insured person must be:
 - (a) a Malaysian who is permanently residing in Malaysia; and
 - (b) 18 years of age or above.
- You must exercise reasonable care to reduce the risk of cyber incidents by:
 - (a) maintaining updated anti-virus and security software;
 - (b) protecting passwords, PINs and authentication credentials;
 - (c) regularly backing up digital assets;
 - (d) verifying the legitimacy of fund transfer or information requests;
 - (e) taking reasonable steps to safeguard personal information and devices; and
 - (f) seeking refunds or replacements from merchants for non-delivery claims where applicable.Failure to exercise reasonable care may result in reduction or denial of a claim.
- As soon as you become aware of any fact, circumstance, cyber incident, threat or event that is reasonably likely to result in a claim under this policy, you must notify us as soon as reasonably practicable and, in any event, no later than 14 days after it is first discovered.

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?

You may cancel this policy at any time by notifying us in writing and we will refund any premium for the unexpired period of insurance calculated at our short period rates, provided no claim has arisen during the period of insurance. Subject to a minimum premium of RM20 to be retained by us.

We may cancel this policy at any time by giving you 7 days written notice by registered letter at your address last known to us, and we will refund to you a proportionate part of the premium corresponding to the unexpired period of insurance for the policy, provided no claim has arisen during the 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

Appendix

Table of Benefits and Premium

SECTION	BENEFITS	LIMIT OF COVER (RM)	
		PLAN 1	PLAN 2
1	Electronic Fund Transfer Fraud	2,000	3,500
2	Online Shopping Protection:		
	(A) Online Retail Fraud	1,000	1,000
	(B) E-Commerce Purchase Protection	1,000	1,000
3	Identity Theft	N/A	1,000
4	Cyber Extortion	2,000	3,500
5	Restoration Costs	2,000	3,500
Premium per Insured Person (RM) (Excluding the applicable Service Tax and Stamp Duty)		35.00	65.00