PRODUCT DISCLOSURE SHEET

A PIDM MEMBER

Date: 8 December 2025

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 benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Pacific & Orient Insurance Co. Berhad or PIDM (visit www.pidm.gov.my).

1. What is Foreign Worker Personal Accident Insurance?

The Foreign Worker Personal Accident Insurance provides compensation and reimbursement in the event of injury, disability, or death caused solely by an accident as defined in the policy.

2. Know Your Coverage

There is one insurance plan for you to consider. **As an illustration**, for **RM50.00** annually, you will receive the following **coverage**:

This policy **covers**:	This policy **excludes**:
• Accidental death **RM 30,000** • Permanent disablement **RM 30,000** • Accidental Medical Indemnity **RM 1,500** • Funeral / Repatriation Expenses **RM 10,000** (due to accident and sickness) *Note: Please refer to the scale of Compensation for death and permanent disablement benefits in the policy contract.*	• War, terrorism, radiation or contamination by radioactivity • Suicide or self-inflicted injury, AIDS, pregnancy, fits, hernia, illness, provoked murder or assault, intoxication by liquor or drugs, insanity • Professional sports, racing of any kind other than on foot, mountaineering, underwater activities requiring breathing apparatus, while using any kind of wood-working machinery operated by mechanical power or any hazardous sports or activities. • While serving in the armed forces • Travelling in an aircraft as a member of crew (except as a fare-paying passenger) • Infectious or contagious disease which has been declared as a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO) • Cyber loss • Provision of cover, payment of claim or provision of benefit that would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America or if such cover shall breach the Sanctions listing of the Ministry of Home Affairs or the list of Politically Exposed Persons. • Other exclusions specifically stipulated in the policy.
The duration of coverage is 12 months. You need to renew your policy annually. **Note:** The above benefits and coverage, and exclusions are **non-exhaustive**. You should refer to the policy contract for the full list of the terms.	

If you have any questions or require assistance on your personal accident insurance, you can:

Call us at
03-2698 5033 /
1-800-88-2121

Visit us at:
www.poi2u.com

Email us at:
poi2u@pacific-orient.com

Walk in at:
11th Floor, Wisma Bumi Raya,
No. 10 Jalan Raja Laut,
50350 Kuala Lumpur

For Lodging of Complaints, kindly visit the following website for further details or call the phone number provided below:
P&O Complaint Department
https://www.poi2u.com/help/complaints/
03-2698 5033 (Ext 3263/3264/3471)

Redress Avenue:
1. **FMOS** https://www.fmos.org.my/en/
   03-2272 2811
2. **BNM Link** bnm.gov.my/BNMLINK
   1 300 88 5465

3. Know Your Obligations

How much premium do I have to pay?

For this personal accident insurance, you must pay a premium of:		
Plan and self insured only	**RM50.00** annually	
Additional Cover	Not applicable	
Total premium you must pay is **RM50.00** annually		

What are the fees and charges that I have to pay?
You also have to pay the following fees and charges:

Type	**Amount**
Stamp duty	**RM10.00** (exempted for annual premium not exceeding RM150 until 31/12/2028. RM10 will be payable starting from 01/01/2029)
Commission	**25%** of premium or **RM12.50** of the above example (included in premium)
Applicable Government Tax	**RM4.00**

4. Other Key Terms

- You must disclose all material facts and have a duty not to make a misrepresentation in answering the questions in the Proposal Form (or when you applied for this insurance) i.e. you should have answered the questions fully and accurately. Failing which may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013.
- Territorial coverage is within Malaysia only.
- Eligible age is from 18 to 65 years old.
- Persons eligible:
  (a) Legally employed workers – Bona fide holders of valid work permits / Pas Lawatan Kerja Sementara issued by the relevant Malaysian government authority.
  (b) Pending to be legalized workers – Proof of application for legalization from the relevant Malaysian government authority must be provided before commencing insurance or in the event of a claim. If legalization is refused, the cover for such worker shall be void from inception and no claim will be entertained unless such worker is legalized.
- Upon the happening of any accident likely to give rise to a claim, you shall inform us within 30 days after the happening of the accident.

NOTE: The above is **non-exhaustive**. You should refer to the policy contract for the full details of the terms.

5. Can I cancel my policy?

- You may cancel your policy at any time by giving 14 days written notice to us. Upon cancellation, we will retain the premium for the time the policy has been in force or the minimum premium whichever is higher.
- Stamp duty is not refunded.