PRODUCT DISCLOSURE SHEET

A MEMBER OF PIDM

Date: 24 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 PrOTenang – Perlindungan Tenang?

PrOTenang Insurance provides compensation in the event of injuries, disability and death solely due to an accident. This product is restricted to Perlindungan Tenang Voucher recipients only.

2. Know Your Coverage

This policy has one plan with the following benefits and coverage:

SCHEDULE OF BENEFITS		SUM INSURED (RM)
(A)	Accidental Death	50,000
(B)	Permanent Total Disablement due to accident (up to) - Loss of two limbs: 100% of Sum Insured - Loss of both hands, or of all fingers and both thumbs: 100% of Sum Insured - Total loss of sight of both eyes: 100% of Sum Insured - Total paralysis: 100% of Sum Insured - Loss of hearing - both ears: 75% of Sum Insured	50,000
(C)	Double Indemnity	2x BENEFIT (A) OR (B)
(D)	Daily Hospital Income Benefit due to accident or illness – up to 30 days per year (subject to hospitalisation in a Malaysia government hospital)	100
Annual Premium (RM) – per Insured Person		**50**

* **Policyholder can claim for either one of the benefits (A), (B) or (C) only.**

Double Indemnity – The amount payable under Benefit A (Accidental Death) or Benefit B (Permanent Total Disablement) under the Basic Cover of this Policy will be doubled if the Insured Person suffers either death or permanent total disablement, as defined under the Table of Benefits, due to an Accident:-

a. whilst travelling as a fare paying passenger on any mode of public conveyance or transport as defined under the General Policy Definitions, which has the permit to operate and is duly licensed by the relevant authorities, or
b. whilst travelling overseas, or
c. if the Insured Person is a victim of snatch theft.

Please refer to the policy terms & conditions in the policy contract. The duration of coverage is 12 months. You need to renew your policy annually.

What are the major exclusions under this policy?

This policy does not cover death or injury caused by the following events:

(a) War, terrorism, radiation or contamination by radioactivity.
(b) Suicide or self-inflicted injury, pre-existing physical defect or infirmity, AIDS, pregnancy.
(c) Professional or hazardous sports and activities, aerial activities, underwater activities requiring breathing apparatus.
(d) Member of armed forces, rescue services, police forces, aircraft crew.

(Note: This list is non-exhaustive. Please refer to the Policy Wording for the full list of exclusions under this policy.)

If you have any questions or require assistance on your 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. **BNMLink** bnm.gov.my/BNMLINK 1 300 88 5465

3. Know Your Obligations

How much premium do I have to pay?

For PrOTenang Policy Annual Premium	Amount
Perlindungan Tenang Voucher (subject to the availability of PTV redemption)	RM 30
Premium You Must Pay	RM 20
Total Premium	**RM 50**
Total Premium inclusive of Commission paid to Insurance Intermediary (if any)	25% of Total Premium
You also have to pay the following fees and charges	**Amount**
Stamp Duty (exempted for annual premium not exceeding RM150 until 31/12/2028. RM10 will be payable starting from 01/01/2029)	RM 0
Service Tax	**RM4.00** (8% of Total Premium)

Note: The Service Tax (SST) amount herein may be subject to change as the SST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia

4. What are some of the key terms and conditions that I should be aware of?

(a) **Duty of Disclosure**

- **Consumer Insurance Contract**
  Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013 (FSA 2013), if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the proposal form and/or all the questions required by P&O fully and accurately and disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

(b) **Eligibility** – Insured Person who is a Perlindungan Tenang Voucher Recipient, aged between eighteen (18) years old to sixty-five (65) years old, and is in normal health and free from physical defects.

(c) **Public Conveyance** shall mean the following:

(i) a bus, coach, taxi, airport limousine, ferry, hovercraft, hydrofoil, ship, train (including Light Rail Transit and Monorail), tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers;

(ii) any e-hailing vehicle facilitated through an electronic mobile application provided by a registered intermediation business, which must be duly licensed for transportation of fare-paying passengers and regulated under the Commercial Vehicle Licensing Board Act 1987 and Land Public Transport Act 2010 (including any re-enactments and/or amendments made thereof for the time being in force) or any prevailing or future laws or regulations;

(iii) aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers, and a helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports.

Cable car, chartered coaches or buses, unlicensed vehicles, or any form of transport chartered for private travel are excluded.

(d) **Cash Before Cover** – The premium due must be paid and received by P&O before cover commences.

5. Can I cancel my policy/certificate?

You may terminate or cancel your policy by giving 14 days written notice to P&O. Upon cancellation, you are entitled to a refund of the premium based on the percentage of premium refund as stated in the Policy. However, if you wish to cancel the policy within the 15 days free-look period, we shall refund the entire premium you initially paid. No termination can be made if the policyholder has made a claim during the 15 days of Free Look Period.

The following percentage of premium refund shall apply:

Period of Insurance	Percentage of Premium Refund
Within 15 day - Free Look Period	100%
Not exceeding one calendar month	75%
Exceeding 1 month but up to 3 months	50%
Exceeding 3 months but up to 6 months	25%
Exceeding 6 months but up to 9 months	10%
Exceeding 9 months	0%

Important Notes:

- You must nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. A Nomination Form can be downloaded from our website https://www.poi2u.com. Please complete it and return the original copy to P&O.
- You should read and understand the insurance policy and discuss with the agent or contact P&O directly for more information.
- Notice of Claim: You may call 1800-88-2121 or 03-2698-5033 extn. 3344 or 3348. You are advised to submit your claim (if any) to P&O within 14 days after the happening of the accident.