# PRODUCT DISCLOSURE SHEET

**A PIDM MEMBER**

Date: 22 May 2026

**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 EZInsurance (EZSmartPro)?

EZInsurance (EZSmartPro) is a personal accident insurance plan that provides compensation for you in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

## 2. Know Your Coverage

There are 3 plans for you to select depending on your needs. **As an illustration**, for **RM196.65** annually for **Plan Basic with CORE Benefits only**, you will receive the following **coverage**:

| This policy - **Plan Basic - covers**: | This policy **excludes**: |
|---|---|
| (a) Accidental Death – **RM100,000**<br>(b) Accidental Permanent Disablement (accelerated) – **RM50,000**<br>(c) Funeral Expenses (accidental) – **RM5,000**<br>(d) Renewal Bonus – **10% every year on Original Sum Insured** up to maximum 50% provided no claim has been paid. | • War, terrorism, radiation or contamination by radioactivity.<br>• Provoked murder or provoked assault.<br>• Insanity, suicide or any attempt thereat, intentional self-inflicted injury or any attempt thereat.<br>• Pregnancy, childbirth, pre-existing physical or mental defect or infirmity.<br>• HIV and/or any HIV related illness including AIDS or AIDS related complex.<br>• Armed forces, naval, air-force service/operations, professional and winter sports, etc. |
| By paying an additional premium, you can expand to include:<br>• Your spouse and/or children<br>• Add-on Benefits (optional):<br>✓ Hospitalisation income in ICU due to accident<br>✓ Accidental death while travelling in public conveyance<br>✓ Emergency cash upon hospitalization due to accident<br>✓ Hospitalization due to snatch theft | |
| The duration of coverage is 12 months. You need to renew your policy annually. You may choose to pay monthly or quarterly and as long as your premium is paid up to-date, your policy coverage will continue.<br>**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. **BNMLink** 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 Plan Basic, you must pay a premium of: | |
|---|---|
| Plan Basic, self insured only | **RM196.65** annually |

| | | |
|---|---|---|
| Additional Cover | • Your Spouse<br>• Your Child/Children<br>• Your Spouse + Child/Children<br>• Any two Add-on Benefits for yourself only<br>• All four Add-on Benefits for yourself only | RM186.80 annually<br>RM186.80 annually<br>RM373.65 annually<br>RM98.35 annually<br>RM196.65 annually |
| Total premium you must pay for coverage for yourself is:<br>• **RM196.65** annually without Add-on Benefits, or<br>• **RM295.00** annually with two Add-on Benefits, or<br>• **RM393.30** annually with four Add-on Benefits. | | |

**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 | **RM0.00** (RM10.00 is charged to the Master Policy) |
| Commission | **25%** of premium (included in premium) |
| Applicable Government Tax | **8%** of premium |

## 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.
- Insurance cover will not commence until the premium has been actually and fully paid to and accepted by us.
- Eligible Age at entry – from 6 months to 70 years old, age last birthday. Renewal is extended up to 75 years old.
- Upon the happening of any accident likely to give rise to a claim, you shall inform us within 14 days after the happening of the accident.
- You have to review the master policy contract which is available at www.ezinsurance.com.my for full details of the coverage, terms, conditions and exclusions.

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 7 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, if applicable.
- Stamp duty, if applicable, is not refunded.