PRODUCT DISCLOSURE SHEET

A MEMBER OF PIDM

Date: 11 August 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 PRO Personal Accident (PRO PA)?

PRO PA Insurance provides compensation in the event of injuries, disability and death solely due to an accident.

2. Know Your Coverage

This policy has 6 plans of coverage:

SCHEDULE OF BENEFITS		SUM INSURED (RM)					
		PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5	PLAN 6
1	Accidental Death	100,000	200,000	300,000	500,000	1,000,000	1,200,000
2	Permanent Disablement (up to)	100,000	200,000	300,000	500,000	1,000,000	1,200,000
3	Renewal Bonus	Increase of 10% per year up to 110% of Principal Sum Insured					
4	Medical Expenses	5,000	6,500	7,500	8,500	12,000	15,000
	(a) Traditional Medical Treatment (per accident)	100 per visit, up to a maximum of 1,000					
5	Mobility Expenses	up to 3,000					
6	Medical/Specialist report/Post-Mortem Report	up to 500					
7	Ambulance Fee	up to 500					
8	Blood Transfusion Infection (as defined herein)	20% of Principal Sum Insured					
9	Dental Correction and/or corrective Cosmetic Surgery	up to 5,000					
10	Post Hospitalisation Supplement allowance (limited to one event per policy period)	up to 150					
11	Double Indemnity (whilst travelling in a public transport or whilst travelling overseas)	available					
12	Bereavement Allowance	5,000					
13	Funeral Expenses	5,000					
14	Repatriation Expenses	up to 20,000					
15	Snatch Theft/Attempted Snatch Theft (limited to one event per policy period)	up to 1,000					
16	Miscarriage due to Accident	2,000					
17	Kidnap	10,000 for expense and 50,000 for reward					
18	Home Nursing Care	up to 250 per month, up to 1 year only					
19	Hospital Income (per day/maximum up to 120 days)	90	100	120	150	220	250
20	Personal Liability (up to)	100,000	200,000	300,000	500,000	1,000,000	1,200,000

OPTIONAL BENEFITS

1	Weekly benefit for Occupation Class 1 & Class 2 (per week/maximum up to 52 weeks per accident)	100	150	200	300	500	600
2	Weekly Benefits for Occupation Class 3 (per week/maximum up to 52 weeks per accident)	75	100	125	NA	NA	NA

Annual premium WITHOUT Weekly Benefits (RM)

1	Class 1 and Class 2	185	305	405	665	1,235	1,435
2	Class 3	355	595	835	N/A	N/A	N/A

Annual premium WITH Weekly Benefits (RM)

1	Class 1 and Class 2	225	365	485	785	1,435	1,725
2	Class 3	415	685	955	N/A	N/A	N/A

- Occupation Class 1 and Class 2 - refers to persons engaged in non-manual, administrative or clerical works solely in office or similar non-hazardous place of work or travelling outside office.
- Occupation Class 3 - refers to persons involving occasional or regular manual work not particularly hazardous in nature but involving the use of tools or machinery (Not using woodworking machinery)
- 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.)

3. Know Your Obligations

How much premium do I have to pay?

The total premium that you have to pay may vary depending on the choice of benefits, occupation classification and underwriting requirements.

What are the fees and charges that I have to pay?

The fees and charges that you will have to pay are:

Type	Amount
Commission paid to the insurance intermediary (if any)	**25% of premium**
Stamp Duty	**RM 10**
Service Tax	**8% of 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.

- **Non-Consumer Insurance Contract**
  Pursuant to Paragraph 4(1) of Schedule 9 of the FSA 2013, if you are applying for this Insurance for purposes related to your trade, business or profession, you have a duty to disclose any matter that you know or should know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

(b) **Change in Risk**
If there are changes which occur at any time or from time to time, and materially vary any of the facts or information provided at the date of the proposal, you shall give notice in writing to us immediately from the date of change and shall pay additional premium if it is required.

(c) **Eligibility** – Insured Person aged between thirty (30) days old to sixty-five (65) years old. Renewable is up to eighty (80) years old.

(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 your policy by giving written notice to P&O. Termination shall become effective on the date the notice is received or on the date specified in such notice whichever is the later. Refund of premium, however, is subject to the terms and conditions stipulated in the policy

Important Note:

- You must nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased.
- 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 as soon as possible.

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