



# PACIFIC & ORIENT INSURANCE CO. BERHAD

Registration No. 197201000959 (12557-W)

A Member of The Pacific & Orient Group

A Member of PIDM

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SST Registration No: W10-1808-31021805

## PRODUCT DISCLOSURE SHEET (PrOmilej)

Read this Product Disclosure Sheet before you decide to take out the PrOmilej policy. Be sure to also read the general terms and conditions.

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 Pacific & Orient Insurance Co. Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### 1. What is this product about?

This policy is a PrOmilej which provides comprehensive insurance for your private car and covers:

- Loss or damage to your vehicle due to accident, fire or theft within the allocated mileage; and
- Third party bodily injury, death or property damage irrespective of the allocated mileage

### 2. What are the benefits provided?

The benefits provided under this policy are as follows:

- This policy will indemnify you if your vehicle is lost or damaged within the allocated mileage arising from:
  - Accidental collision or overturning;
  - Collision or overturning caused by mechanical breakdown;
  - Collision or overturning caused by wear and tear;
  - Impact damage caused by falling objects provided no convulsions of nature is involved;
  - Fire, explosion or lightning;
  - Breakage of windscreen, windows or sunroof including lamination / tinting film, if any;
  - Burglary, housebreaking or theft;
  - Malicious act; or
  - While in transit.
- The total liability for third party bodily injury and death is unlimited, however the total liability is limited to RM3 million for third party property loss or damage in respect to one claim or series of claims arising out of one event;
- This policy will cover for the person's legal representatives for liability covered following the death of the person;
- This policy will cover for the legal cost up to maximum of RM2,000 for defence of any charge including the charge of causing death by driving the vehicle; and
- Grace Mileage of 500km.

Optional benefits that you may wish to purchase by paying additional premium:

- Windscreen damage
- Passenger liability cover
- Damage arising from flood and landslide

**Note: It is an offence under the laws of the Republic of Singapore to enter the country without extending passenger liability cover to your motor insurance.**

Duration of cover is for one year. You need to renew the insurance cover annually.

### 3. What is PrOmilej?

PrOmilej offers all the benefits of Comprehensive car insurance at a premium which accounts for your reduced mileage in a year. It is based on the maximum distance you estimate to travel during the period of insurance. Traditional comprehensive private car insurance can be expensive, particularly if you do not drive a lot. This type of policy offers a more flexible approach to car insurance than traditional comprehensive insurance.

a) How does it work?

Choose a drive plan that suits you best (depending on your usage) and the less you plan to drive, the more you save. PrOmilej can give you full comprehensive cover provided the premium has been paid on time, and you stay within your allocated mileage. Third party cover is unaffected by your mileage.

Your premium paid will be reduced depending on the drive plan you choose.

Optional Benefits:

- a) Windscreen Damage
- b) Damage arising from flood and landslide
- c) Strike, Riot and Civil Commotion

**All optional benefits for PrOmilej policies issued from 14 April 2023 will be entitled to full cover i.e. they will not depend on the mileage.**

b) How many PrOmilej plans are there?

There are 3 Plans available for you to choose:

Plan	Mileage Plan
Plan 1	Less Than 5,000km
Plan 2	Less Than 10,000km
Plan 3	Less Than 15,000km

c) What happens if I exceed my allocated mileage?

If you have exceeded your allocated mileage and the Grace Mileage before the end of the period for which you're insured, you will only be covered for third-party bodily injury or death and third-party property damage but not loss and damage to your vehicle due to accident, fire or theft.

**For policies issued after 19 March 2021 and before 14 April 2023, the optional benefits listed in a. will not be covered if you have exceeded your allocated mileage and the Grace Mileage.**

**IMPORTANT NOTE**

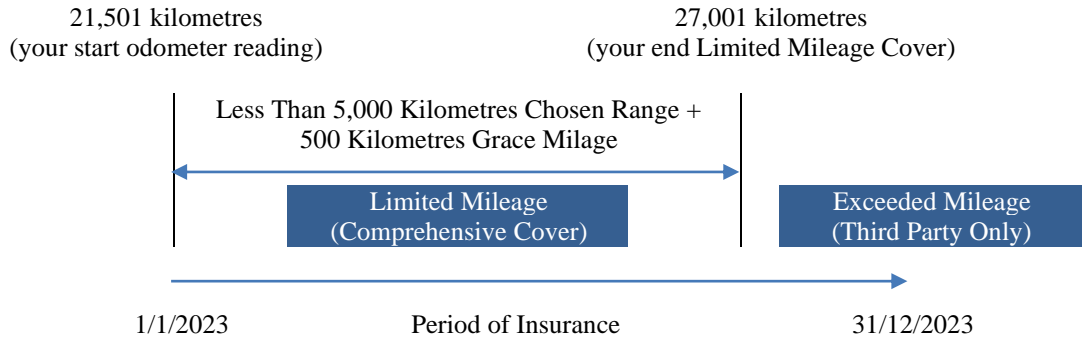
It is important to ensure you remain within your allocated mileage. A claim in the event you exceed your allocated mileage converts your policy to a Third-party policy. This can lead to a financial burden. Examples include:

- You will not receive a payout from us on a damage or theft claim. You will thus need to bear this cost on your own.
- You will be required to bear the full outstanding loan amount if your vehicle is still under the Hire Purchase.

However, the burdens above will not be applicable to you if you top up your policy to the next level of drive plan or to the Full Mileage Cover, before you exceed your allocated mileage.

For your own benefit, the top up should occur before the mileage allocation is reached. You will not be allowed to top up after an incident occurs if you have exceeded your allocated mileage. Thus, it is important to monitor your mileage and top up your policy to the next level of mileage or to the full mileage cover if you think you will exceed your allocated mileage by the end of the period.

The illustration below provides an example where you have purchased less than 5,000 kilometres of cover:



- d) How much is the Top Up required to enjoy the full coverage?  
The Top Up required is the difference between the premium charged on the next level of allocated mileage or the Full Mileage Cover and the premium charged on your current allocated mileage.

	Premium (RM)
Current Allocated Mileage (Less than 5,000km)	100
Next level of Allocated Mileage (Less than 10,000km)	120
<b>Top Up Premium</b>	<b>20</b>

*Note: The table above is for illustration purpose only.*

- e) What is Grace Mileage?  
Additional 500km is provided to you if you exceed your mileage before the end of your policy period.
- f) What happens if I exceed my allocated mileage one month before the end of my policy?  
If you have exceeded your allocated mileage and your Grace Mileage, and you have not topped up, you will only be covered for third party bodily injury or death and third party property damage but not loss or damage to your vehicle due to accident, fire or theft.

**(For PrOmilej policies issued after 19 March 2021 and before 14 April 2023, optional benefits listed above in a. will not be covered if you have exceeded the allocated mileage and Grace Mileage).**

- g) Can I change my chosen mileage cover range?  
Once cover has started, you can top up to the next level of mileage available or to Full Mileage Cover by paying an additional premium. A maximum of 2 Top Up's are allowed. If you top up for the second time, you can only top up to Full Mileage Cover.

Your current allocated mileage plan will be replaced by your new Top Up mileage plan.

- h) Can I get a refund on my unused mileage?  
No, there will be no refund or carry over of your unused mileage when you renew.
- i) Can I purchase e-hailing (add-on) with PrOmilej?  
No

- j) What should I be responsible for?
- Providing an accurate odometer photo and odometer reading at the start of your policy, renewal or claim.
  - Ensuring to set an adequate mileage cover range for your period of insurance.
  - Regularly checking your odometer to make sure your mileage cover range has not run out. Top up whenever necessary.
  - Ensure your odometer reading is functioning all the time.
  - Submit a picture of your odometer reading via our mobile app at any time to get confirmation of mileage remaining.

- k) What should I be aware of?

We have the right to check the odometer reading you provided by:

- Inspecting your car; or
- Asking you to take your car to an agent that we choose; or
- Asking you for documents, such as photographs of your car's service records.

We will contact you within 14 days after you purchased this policy:

- To ensure you are fully aware about the benefits and features of this product; or
- To ensure you have submitted an accurate odometer photo that matches with the odometer reading you entered; or
- To allow you to cancel with full refund (you will have to cancel your road tax first), convert it to a Comprehensive (by paying us additional premium) or a Third Party, Fire and Theft product (we will refund you the excess premium).

Following 3 failed attempts to contact you, we will assume you have fully understood the policy and wish to remain on cover.

We will not pay any claim for damage to your vehicle due to accident, fire or recovered theft, where your car's odometer:

- Has been tampered with, replaced or manipulated to alter the odometer reading; or
- Is not working and you have not had it repaired; or
- Reading at the policy inception was incorrect; or
- Reading at the policy inception does not match with the odometer photo.

#### **4. How much premium do I have to pay?**

The total premium that you have to pay consist of the standard coverage premium amount and an adjustment based on your mileage plan. It will vary depending on the chosen plan and the no- claim-discount (NCD) entitlement and the underwriting requirements of the insurance company.

The standard coverage premium amount is calculated in accordance with the De-Tariff pricing factors.

Cover for additional mileage will incur additional premium.

# Drive Less & Save Up To 40%



Vehicle Model	PrOmilej Plan			Comprehensive
	Plan 1 Less Than 5,000km	Plan 2 Less Than 10,000km	Plan 3 Less Than 15,000km	
Perodua Myvi	RM342	RM456	RM513	RM570
Honda City	RM508	RM677	RM761	RM846
Toyota Camry	RM777	RM1,036	RM1,165	RM1,295
BMW X5	RM3,521	RM4,694	RM5,281	RM5,868

**Insured Age 35 / Vehicle Age 1 / NCD 55% / Selangor / Basic Cover.**  
Premium will vary based on their CC and Sum Insured.

## 5. What are the fees and charges that I need to pay?

Type	Amount
• Stamp Duty	• RM10
• Sales and Services Tax	• 6% of premiums
• Commissions paid to the insurance agent	• 10% of premiums

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

- Duty of Disclosure:
  - a) Consumer Insurance Contract:
    - Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 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 (or when you apply for this insurance). You must answer the questions fully and accurately.
    - Failure to take reasonable care in answering the questions 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.
    - The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
    - In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to 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.
    - You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.
  - b) Non-Consumer Insurance Contract:
    - Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you 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 your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance

- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
  - You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.
- You must disclose all material facts such as previous accidents and modification to engines.
  - You must observe and fulfil the terms, conditions, endorsements, clauses or warranties of the policy; and
  - An additional excess is payable if your vehicle is driven by a person not named in your policy, under the age of 21 or who holds a Provisional (P) or Learner (L) driver's license: RM400.

*Note: This list is non-exhaustive. Please refer to the policy contract for the full terms and conditions under this policy.*

## **7. What are the major exclusions under this policy?**

This policy does not cover certain losses, such as:

- Your own death or bodily injury due to a motor accident;
- Your liability against claims from passengers in your vehicle;
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide (unless covered via endorsement);
- Consequential loss of any nature; and
- The loss of use of your vehicle (unless covered via endorsement).

*Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.*

## **8. Can I cancel my policy?**

- You may cancel your policy at any time by contacting us;
- Upon cancellation, you are entitled to a refund of the premium based on short-period rates, where any minimum premium paid (exceeding 4 months) under the policy is not refundable;
- We may also cancel this policy by giving you 14 days written notice by registered post to your last known address; and
- In the case of cancellation by us, you shall be entitled to a pro-rata refund of the unexpired premium calculated from the date of cancellation to the expiry date of the policy.

## **9. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

## **10. Where can I get further information?**

Should you require additional information about motor insurance, please refer to the *insuranceinfo* booklet on 'Motor Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my) or [www.poi2u.com](http://www.poi2u.com)

If you have any enquiries, please contact us at:

Pacific & Orient Insurance Co. Berhad  
11th Floor, Wisma Bumi Raya, No. 10, Jalan Raja Laut,  
50350 Kuala Lumpur.

Tel : 03-2698 5033

Fax : 03-2693 8145

E-mail : [poi2u@pacific-orient.com](mailto:poi2u@pacific-orient.com)

**11. Other types of motor insurance cover available:**

- Comprehensive cover
- Third Party Fire & Theft cover

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. IN THE EVENT OF AN ACCIDENT, YOU ARE ADVISED TO DEAL WITH APPROVED WORKSHOPS. IF YOU HAVE A COMPREHENSIVE COVER AND YOU ARE NOT AT FAULT, YOU ARE ADVISED TO SUBMIT YOUR CLAIMS TO YOUR INSURANCE COMPANY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 14.04.2023.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

*Pacific & Orient Insurance Co. Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.*