PRODUCT DISCLOSURE SHEET

A PIDM MEMBER

Date: 22 January 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 DriveGuard Pro?

DriveGuard Pro is a personal accident insurance that provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events to the Covered Person. It is an option to consider when you purchase a motor car insurance with us. Along with the personal accident insurance cover, you also have an option to extend cover for unlimited towing for the car or Named Vehicle that you insured with us.

Covered Person is defined as the driver or any person aged 17 years and above holding a valid and effective driving license, who is legally permitted to drive the Insured's vehicle (herein referred to **Named Vehicle**) and is driving, boarding or alighting from the vehicle with the knowledge and consent of the Insured, at the time of the accident.

Named Vehicle shall mean the vehicle named in the Policy Schedule or Certificate which is licensed for private use and not used for commercial purposes. The Named Vehicle shall be the car that you insured under the motor car insurance policy.

2. Know Your Coverage

There are 4 plans for you to select depending on your needs. **As an illustration**, for **RM13.00** annually under **Plan A**, you will receive the following **coverage**:

<table>
<tr><th>This policy covers:</th><th>This policy excludes:</th></tr>
<tr><td>
• Accidental death – RM5,000

• Permanent disablement due to accident – RM5,000 of the following:
(a) Complete loss, whether of one or both hands
(b) Complete loss, whether of one or both feet
(c) Complete loss of sight in one or both eyes

• Bereavement Benefit of RM500.00 due to accidental death occurring while the Covered Person is driving, boarding or alighting the Named Vehicle.
</td><td rowspan="2">
• Injuries and death caused directly or indirectly, wholly or partly:
(a) By bacterial infections except septiceamia;
(b) By any other kind of diseases and/or allergic reactions including, but not limited to, those caused by insect or mosquito bites;
(c) By medical or surgical treatment (except such as may be necessitated by the Bodily Injury and performed within the time period provided in the Policy);
(d) By childbirth or miscarriage;
(e) While the Covered Person is under the influence of liquor or drugs;
(f) While the Covered Person is in a state of insanity or mental impairment;
(g) While the Named Vehicle is used or being used for illegal and/or criminal business, pursuits, purposes and/or objectives and any attempt threat;
(h) While the Named Vehicle is used as an unlicensed common carrier or without the Insured's permission.
• War, terrorism, radiation, suicide or self-inflicted injury, HIV or AIDS
• Professional or hazardous sports and activities, aerial activities, underwater activities requiring breathing apparatus.
</td></tr>
<tr><td>
By paying an additional premium, you can expand to include UNLIMITED TOWING to your Named Vehicle.

Note: Please refer to the Table of Benefits in the Personal Accident with unlimited towing policy contract for compensation for death and permanent total disablement.
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<tr><td colspan="2">
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.
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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
WhatsApp at
019-325 3855

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 A (with the motor car insurance policy purchased is with Comprehensive Cover)	**RM 13.00** annually
Additional Cover – with Unlimited Towing	**RM 16.00** annually
Total premium you must pay is **RM 29.00** annually	
You also have to pay the following fees and charges:	
Stamp duty	**RM0.00** (Exempted for annual premium not exceeding RM150 until 31/12/2028. RM10 will be payable starting from 01/01/2029)
Commission	**10%** of premium or **RM 2.90** of the above example (included in premium)
Applicable Government Tax	**RM 2.32** or **8% of Total Premium**

4. Other Key Terms

- Consumer Insurance Contracts
  This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in Your Proposal Form (or when you applied for this insurance) and any other disclosures made by you between the time of submission of your Proposal Form (or when you applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by you shall form part of this contract of insurance between you and us. However, in the event of any pre-contractual misrepresentation made in relation to your answers or in any disclosures given by you, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

  This Policy reflects the terms and conditions of the contract of insurance as agreed between you and us.
- Non-Consumer Insurance Contracts
  This Policy is issued in consideration of the payment of premium as specified in the Schedule and pursuant to the answers given in your Proposal Form (or when you applied for this insurance) and any other disclosures made by you between the time of submission of your Proposal Form (or when you applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by you shall form part of this contract of insurance between you and us. In the event of any pre-contractual misrepresentation made in relation to your answers or in any disclosures made by you, 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.

  This Policy reflects the term and conditions of the contract of insurance as agreed between the Policyholder and the Company
- Insurance cover will not commence until the premium has been actually and fully paid to and accepted by us.
- A duly executed proposal form must be provided.
- 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.