PRODUCT DISCLOSURE SHEET

A PIDM MEMBER

Date: 1st January 2026

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Fire 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 Fire Insurance?

This policy provides insurance against loss or damage to your property destroyed or damaged by Fire or Lightning.

2. Know Your Coverage

This Policy covered loss or damage to your property due to Fire or Lightning.

You may extend coverage to the following risks by paying additional premium.

- Aircraft damage (subject to special conditions);
- Earthquakes and volcanic eruption;
- Storm, tempest (subject to excess clause and special conditions);
- Flood (subject to excess clause and special conditions);
- Explosion (subject to special conditions);
- Impact Damage;
- Bursting or overflow of water tanks apparatus or pipes(subject to special conditions);
- Bush/Lalang fire;
- Subsidence and landslip;
- Spontaneous combustion (subject to special conditions);
- Riot strikes and malicious damage (subject to special conditions); and
- Damage by falling trees or branches and objects therefrom.

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

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 sum insured, additional cover required, construction and occupation of your property and the underwriting requirements of the insurance company.

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)	**15% 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?

Duty of Disclosure

(a) **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 (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 o 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 FSA 2013, if you are applying for this Insurance for a 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 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 od 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 accurate or has changed.

(c) You must ensure that your property is insured at the appropriate amount taking into account the renovations made to your property. As if the subject matter at the time of any loss destruction damage be collectively of greater value than the sum insured then you shall be considered as being your own insurer for the difference and shall bear a rate able proportion of the loss accordingly.

Sum Insured – The sum insured for the property must be the actual cost of rebuilding including any renovation and inflation to avoid under-insurance. You may log-in to: http://www.piam.org.my/consumer/industry/building-cost-calculator-bcc to use Building Cost Calculator (BCC).

5. Can I cancel my policy/?

- You may cancel your policy at any time by giving written notice to us;
- Upon cancellation, we will retain the customary short period rate for the time the policy has been in force;
- 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 refund of a rateables proportion of the premium for the unexpired terms from the date of cancellation. The amount to be refunded upon termination of the policy shall be subject to the minimum premium to be retained by us.

Important Note:

- 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 Fire insurance, 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. **BNM Link** bnm.gov.my/BNMLINK
   1 300 88 5465