PRODUCT DISCLOSURE SHEET

A PIDM MEMBER

Date: 8 December 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 PA 10 Plus?

PA 10 Plus is a personal accident insurance plan which 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 4 plans for you to select depending on your needs. **As an illustration**, for **RM60.00** annually and under Occupational Class 1, you will receive the following **coverage**:

This policy **covers**:	This policy **excludes**:
(a) Double Indemnity – **RM50,000** (b) Accidental Death – **RM25,000** (c) Permanent Disablement – **RM25,000** (d) Medical Expenses (Accidental Only): i) Hospital Outpatient Treatment (excess RM50) - **RM300** ii) Hospitalisation & Surgical Expenses – **RM500** (e) Daily Hospital Income (maximum 100 days – excess 1 day) – **RM25** (f) i) Temporary Total Disablement – **RM50** ii) Temporary Partial Disablement – **RM25** (both on a weekly basis for a maximum of 104 weeks) (g) Death Whilst Overseas – **RM1,500** (except Singapore, Brunei and Thailand) (h) Compassionate Death Allowance – **RM1,000** (i) Personal Liability – **RM25,000** (j) Renewal Bonus – **5% per year for the next 5 years**	• War, terrorism, radiation or contamination by radioactivity. • Provoked murder or provoked assault. • Insanity, suicide or any attempt thereat, intentional self-inflicted injury or any attempt thereat. • Pregnancy, childbirth, miscarriage, hernia or any complication thereof. • While the driver of any vehicle occupied by the insured person is under influence of liquor or drugs. • HIV and/or any HIV related illness including AIDS or AIDS related complex howsoever caused, any contagious disease and/or any mutant derivatives, variations or treatment thereof and/or sexually transmitted diseases. • Ionizing radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel. • Whilst committing or attempting to commit any unlawful act or while resisting arrest.
By paying an additional premium, you can expand to include: • Your spouse and/or children • Yachting/Scuba Diving • Professional Sports/Games • Martial Art or Self-Defence (excluding competition) • Hunting • Use of woodworking machinery driven by mechanical power	
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.	

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. **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, Occupation Class 1 and self insured only	**RM60.00** annually	
Additional Cover	• Your Spouse (*Occupational Class 1*): • Yachting/Scuba Diving – 10% loading on premium: • Professional Sports/Games– 10% loading on premium: • Martial Art or Self-Defence (excluding competition) – 10% loading on premium: • Hunting – 15% loading on premium: • Use of woodworking machinery driven by mechanical power – 25% loading on premium:	RM40.00 annually RM10.00 annually RM10.00 annually RM10.00 annually RM15.00 annually RM25.00 annually
Total premium you must pay is **RM170.00** annually		

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	**RM10.00** (exempted for annual premium not exceeding RM150 until 31/12/2028. RM10 will be payable starting from 01/01/2029)
Commission	**25%** of premium or **RM42.50** of the above example (included in premium)
Applicable Government Tax	**RM13.60**

Note: Please refer to the policy contract for details on Occupational Class.

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.
- 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.
- Child or children between the age of 3 and 18 years (23 years if studying) can be covered. However, the child or children are not eligible for benefit (a), (f), (i) and (j). The child or children are entitled for only 50% of the other benefits [(b), (c), (d), (e), (g) and (h)].

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.