PRODUCT DISCLOSURE SHEET

A PIDM MEMBER

Date: 17 March 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 Personal Accident Insurance Policy- Continental Scheme?

This policy provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

2. Know Your Coverage

This policy covers:	This policy excludes:
• Accidental death • Permanent disablement • Temporary Total Disablement • Temporary Partial Disablement • Medical Expenses *Note: Please refer to the Table of Benefits in the Personal Accident Insurance Policy Continental Scheme policy contract for compensation for death and permanent disablement.*	• Death or disablement occasioned by or happening through: a) War and kindred risks; a) Self injury suicide or attempted suicide, provoked assault, insanity, or the effect or influence of alcohol or of drugs not prescribed by a qualified medical practitioner, venereal disease, pregnancy or childbirth, hernia, fits of any kind, disease or sickness of any kind, or any pre-existing physical defect or infirmity; • Death of disablement occurring whilst the insured being in or upon or entering or descending from aircraft of any kind or caused by or resulting from a descent or fall from such aircraft; • Death or disablement consequent upon the insured engaging on professional sports; and • Death or disablement caused by ionizing radiations or contamination by radioactivity; and nuclear weapon material
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?

The total premium that you have to pay may vary depending on the sum insured that you prefer for each type of benefit covered under the policy, the type of occupational classification that you fall under 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)	**25%** of premium (included in premium)
Stamp Duty	**RM 10.00** (exempted for annual premium not exceeding RM150 until 31/12/2028. RM10 will be payable starting from 01/01/2029)
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. 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.
- The covered person(s)'s age shall not be less than 16 years and not more than 65 years of age.
- Upon the happening of any accident likely to give rise to a claim under this policy, you shall within 14 days after the happening of such accident give notice to us with full particulars of the accident and injuries.

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 7 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 charged as per the Policy whichever is higher.
- Stamp duty is not refunded.