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 Personal Accident Plus (PA Plus)?

Personal Accident Plus (PA Plus) is an insurance plan that provides compensation 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 **RM13.00** annually under **Plan A** and under Occupational Class 1, you will receive the following **coverage**:

This policy **covers**:	This policy **excludes**:
• 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 Insured Person is riding a motorcycle. *Note: Please refer to the Table of Benefits in the Personal Accident (*PA PLUS*) policy contract for compensation for death and permanent total disablement.*	• 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 motorcycle is used or being used for illegal and/or criminal business, pursuits, purposes and/or objectives and any attempt thereat; (h) While the motorcycle 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.
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

For this personal accident insurance, you must pay a premium of:		
Plan A, Occupation Class 1 and self insured only	**RM13.00** annually	
Additional Cover	Not applicable	
Total premium you must pay is **RM13.00** 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	**25%** of premium or **RM3.25** of the above example (included in premium)	
Applicable Government Tax	**RM1.04**	

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.

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.