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 Passenger Drivers Plan (PDP)?

Passenger Drivers Plan (PDP) provides compensation in the event of bodily injury, permanent disablement and death caused solely by violent, accidental, external and visible events while driving or riding or boarding or alighting a motorcycle, private car, private van, taxi or commercial vehicle.

2. Know Your Coverage

This policy **covers**:	This policy **excludes**:
• Accidental death • Permanent disablement • Medical expenses • Daily Hospital Income • Surgical expenses • Bereavement expenses *Note: Please refer to the Table of Benefits in the Passengers Drivers Plan policy contract for compensation for accidental death, permanent disablement, medical expenses, surgical expenses and bereavement expenses.*	• Injuries and death caused directly or indirectly, wholly or partly: (a) By bacterial infections except septicemia related directly to the injury; (b) By any other kind of diseases and/or allergic reactions including but not limited to those caused by insects or mosquito bites; (c) By medical or surgical treatment (except such as necessitated by the injury and performed within the time period provided in the policy); (d) By childbirth or miscarriage; (e) While the driver is under the influence or liquor or drugs (unless administered under the order of a qualified medical practitioner and which does not affect his ability to drive or ride); (f) While the driver is in state of insanity or mentally impaired for any reason whatsoever; (g) While the vehicle is used or being used for illegal and/or criminal, business, pursuits, purposes and/or objectives; (h) While the vehicle is used as an unlicensed common carrier or without the insured's permission; • Herniation resulting from injury; • Suicide or any attempt thereat (sane or insane); • Injuries and death occasioned by war, invasion, act of foreign enemy, hostilities or wartime operations (whether war be declared or not), civil war, rebellion, revolution, military or usurped power, guerilla or urban guerilla activities, act of terrorism, martial law, or state or siege.
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 type of plan that you prefer, number of covered person, type of vehicle 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)	10% of premium (included in premium)
Stamp Duty	RM 10.00
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.
- Upon the happening of any accident likely to give rise to a claim under this policy, you shall within 30 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 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.