PRODUCT DISCLOSURE SHEET

A PIDM MEMBER

Date: 03 August 2026

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **PrOmilej 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 PrOmilej?

PrOmilej is a comprehensive insurance policy for your private car, covering accidental or fire damage to your vehicle or theft of your vehicle within the total allocated mileage and grace mileage of the plan you chose. Liabilities to other parties for injury or death and damage to other parties' property are covered irrespective of the allocated mileage and grace mileage.

2. Know Your Coverage

This policy covers:	The benefits provided under this policy are as follows:	Optional benefits that you may wish to purchase by paying additional premium:
▪ Loss or damage to your vehicle due to collision or overturning (accidental or due to mechanical breakdown or wear and tear), impact damage caused by falling object not resulted from convulsion of nature, fire, explosion or lightning, burglary, housebreaking or theft, malicious act or when in transit. ▪ Third party bodily injury or death; and ▪ Third party property damage.	▪ The total liability for third party bodily injury and death is unlimited, however the total liability for all other motor claims is limited to RM3 million for third party property loss or damage in respect to one claim or series of claims arising out of one event; ▪ This policy would cover the person's legal representatives for liability covered following the death of the person; and ▪ This policy will cover for the legal cost up to maximum of RM2,000 for defense of any criminal charge including the charge of causing death by driving the vehicle.	▪ All Drivers ▪ Breakage of Glass in Windscreens / Window ▪ Passenger Liability Cover ▪ Legal Liability of Passengers ▪ Special Perils (Flood & Landslide) ▪ Strike Riot and Civil Commotion (SRCC) ▪ NCD Relief

Note:

1. Plan 1 has allocated mileage of 5,000km, Plan 2 has allocated mileage of 10,000km, Plan 3 has allocated mileage of 15,000km. Grace mileage of 500km.
2. These benefits and exclusions are non-exhaustive. Please refer to the insurance policy wording for more information.

3. Know Your Obligations

How much premium do I have to pay?

The total premium that you have to pay consist of the standard coverage premium amount and an adjustment based on your mileage plan. It will vary depending on the chosen plan and the no-claim-discount (NCD) entitlement and the underwriting requirements of P&O. The standard coverage premium amount is calculated in accordance with the De-Tariff pricing factors. Cover for additional mileage will incur additional premium.

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, included in premium)	**10% 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

NOTE: It is an offence under the laws of the Republic of Singapore to enter the country without extending passenger liability cover to your motor insurance.

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

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.** BNMLINK bnm.gov.my/BNMLINK 1 300 88 5465

4. What are some of the key terms and conditions that I should be aware of?

(a) Duty of Disclosure

- **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 and/or all the questions required by P&O fully and accurately and 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, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.
- **Non-Consumer Insurance Contract**
  Pursuant to Paragraph 4(1) of Schedule 9 of the FSA 2013, if you are applying for this Insurance for 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, claim denied or reduced, terms changed or varied, or contract terminated.

(b) Change in Risk
If there are changes which occur at any time or from time to time, and materially vary any of the facts or information provided at the date of the proposal, you shall give notice in writing to us immediately from the date of change and shall pay additional premium if it is required.

(c) Cash Before Cover
The premium due must be paid and received by P&O before cover commences.

5. What happens if I exceeded my mileage?

If you have exceeded your allocated mileage and the Grace Mileage (500KM) before the end of the period for which you're insured, you will only be covered for third-party bodily injury or death and third-party property damage but not loss and damage to your vehicle due to accident, fire or theft.
For your own benefit, the top up should occur before the mileage allocation is reached. You will not be allowed to top up after an incident occurs if you have exceeded your allocated mileage. Thus, **it is important to monitor your mileage** and top up your policy to the next level of mileage or to the full mileage cover if you think you will exceed your allocated mileage by the end of the period.

6. Can I cancel my policy?

You may terminate your policy by giving written notice to P&O. Termination shall become effective on the date the notice is received or on the date specified in such notice whichever is the later. Refund of premium, however, is subject to the terms and conditions stipulated in the policy. We may also cancel this policy by giving you 14 days written notice by registered post to your last known address or your provided email address. In the case of cancellation by us, you shall be entitled to a pro-rata refund of the unexpired premium calculated from the date of cancellation to the expiry date of the policy.

7. Other types of motor insurance cover available:

Private Car Comprehensive Insurance / Private Car Third Party, Fire & Theft Insurance.

Important Note:

- You must ensure that your vehicle is adequately insured at the appropriate amount as it will affect the amount you can claim. In the event of an accident, you may call 1300-80-8800 for roadside assistance and you must send your vehicle to our panel workshops or approved workshops. You may obtain the list of our panel workshops nationwide from our website at www.poi2u.com/help/panel-workshop/ . If you have a comprehensive cover and you are not at fault, you are advised to submit your claims to P&O.
- **Notice of Claim:** You may call 1800-88-2121 or 03-2698-5033 extn. 3344 or 3348. You can also notify claim in Online Claim Notification. You must submit your claim (if any) to P&O within seven (7) days if you are not physically disabled or hospitalized.
- You should read and understand the insurance policy and discuss with the agent or contact P&O directly for more information. The information provided in this product disclosure sheet is a brief summary for quick and easy reference. The detailed terms and conditions that apply are stated in the policy contract.

If you have any questions or require assistance on your motor insurance, you can:

Call us at	WhatsApp us at	Visit us at:	Email us at:	Walk-in at:
03-2698 5033 / 1-800-88-2121	019-3253855	www.poi2u.com	poi2u@pacific-orient.com	11th Floor, Wisma Bumi Raya, No. 10 Jalan Raja Laut, 50350 Kuala Lumpur