

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take out this product and please seek clarification from our Agent if you do not understand any of the terms herein. Be sure to also read the general terms and conditions

TRAVEL PRO INSURANCE

1. What is this product about?

This policy provides compensation and reimbursement in the event of injuries, disability or death caused by a sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and assistance for overseas and domestic trips.

2. What are the covers/benefits provided?

The benefits provided are as follows:

Benefits	Destination Plan	International			Domestic
		Platinum	Gold	Silver	Hebat
1. Accidental Death or Permanent Disablement	Adult – RM 500,000 Child – RM 125,000	Adult – RM 300,000 Child – RM 75,000	Adult – RM 200,000 Child – RM 50,000	Adult – RM 150,000 Child – RM 50,000	
	Above 70 years old – RM 300,000	Above 70 years old – RM 150,000	Above 70 years old – RM 75,000	Above 70 years old – RM 75,000	
	Maximum per family – RM1,500,000	Maximum per family – RM 900,000	Maximum per family – RM 450,000	Maximum per family – RM 450,000	
2. Child Education Benefit	RM 15,000	RM 10,000	N/A	N/A	
3. Medical & Other Expenses	Up to RM 1,000,000	Up to RM 500,000	Up to RM 150,000	Up to RM25,000 (accident only)	
	Maximum per family - RM 3,000,000	Maximum per family - RM 1,500,000	Maximum per family - RM 450,000	Maximum per family - RM75,000 (accident only)	
	Above 70 years old - RM 150,000	Above 70 years old - RM 100,000	Above 70 years old - RM 75,000	Above 70 years old - RM 12,500	
- Emergency dental treatment due to accident	Up to RM 500 (Individual) Up to RM 1,000 (family)	Up to RM 200 (Individual) Up to RM 400 (family)	N/A	N/A	
- Follow up treatment expenses after return from trip	Up to RM 50,000 (within 1 month)	Up to RM 20,000 (within 1 month)	Up to RM 5,000 (within 1 month)	Up to RM 5,000 (within 14 days)	
- Funeral Expenses abroad	Up to RM 3,000 (individual) Up to RM 5,000 (family)	Up to RM 1,500 (individual) Up to RM 2,500 (family)	Up to RM 1,500 (individual) Up to RM 2,500 (family)	N/A	
4. Alternative Medicine	Up to RM 1,000 (individual)	Up to RM 500 (individual)	Up to RM 200 (individual)	N/A	
	Up to RM 3,000 (family)	Up to RM 1,500 (family)	Up to RM 600 (family)		
5. Medical Inconvenience Benefit	RM 250 per day	RM 250 per day	RM 200 per day	RM 100 per day	
	Up to RM 10,000 (individual) Up to RM 30,000 (family)	Up to RM 8,000 (individual) Up to RM 24,000 (family)	Up to RM 5,000 (individual) Up to RM 15,000 (family)	Up to RM 1,000 (individual) Up to RM 3,000 (family)	
6. Compassionate Visitation	Up to RM 10,000 (individual)	Up to RM 7,500 (individual)	Up to RM2,500 (individual)	Up to RM 1,500 (individual)	
	Up to RM 30,000 (family)	Up to RM22,500 (family)	Up to RM7,500 (family)	Up to RM 4,500 (family)	

7. Child Care Benefit	RM 800 per day maximum RM10,000 (individual) maximum RM 30,000 (family)	RM 500 per day maximum RM 5,000 (individual) maximum RM 15,000 (family)	RM 500 per day maximum RM 2,500 (individual) maximum RM 7,500 (family)	N/A
8. Emergency Medical Evacuation	Unlimited	Up to RM 2,500,000	Up to RM 1,000,000	Up to RM 100,000
9. Repatriation	Unlimited	Up to RM 150,000 (individual) Up to RM 450,000 (family)	Up to RM 50,000 (individual) Up to RM 150,000 (family)	Up to RM 5,000 (individual) Up to RM 15,000 (family)
10. Personal Liability	Up to RM1,000,000 (individual) Up to RM3,000,000 (family)	Up to RM1,000,000 (individual) Up to RM3,000,000 (family)	Up to RM500,000 (individual) Up to RM1,500,000 (family)	Up to RM100,000 (individual) Up to RM200,000 (family)
11. Loss of Deposit or Trip Cancellation	Up to RM25,000 (individual) Up to RM75,000 (family)	Up to RM15,000 (individual) Up to RM45,000 (family)	Up to RM10,000 (individual) Up to RM30,000 (family)	N/A
12. Trip Curtailment	Up to RM25,000 (individual) Up to RM75,000 (family)	Up to RM15,000 (individual) Up to RM45,000 (family)	Up to RM10,000 (individual) Up to RM30,000 (family)	Up to RM1,500 (individual) Up to RM4,500 (family)
13. Travel Delay and Partial Trip Cancellation	Up to RM 5,000 (individual) Up to RM 15,000 (family) RM 250 for every full 6 consecutive hours delay	Up to RM 3,000 (individual) Up to RM 9,000 (family) RM 150 for every full 6 consecutive hours delay	Up to RM 1,500 (individual) Up to RM 4,500 (family) RM 150 for every full 6 consecutive hours delay	Up to RM 600 (individual) Up to RM 1,800 (family) RM 150 for every full 6 consecutive hours delay
14. Travel Overbooked	Up to RM5,000 (individual) Up to RM15,000 (family) RM250 for every 6 consecutive hours thereafter	Up to RM 3,000 (individual) Up to RM9,000 (family) RM200 for every 6 consecutive hours thereafter	N/A	N/A
15. Travel Misconnection (Minimum 6 hours)	RM 500 (individual) RM 1,500 (family)	RM 200 (individual) RM 600 (family)	RM 100 (individual) RM 300 (family)	N/A
16. Rerouting of Flight	RM 300 (individual) RM 900 (family)	RM 200 (individual) RM 600 (family)	N/A	N/A
17. Missed departure	Up to RM 3,000 (individual) Up to RM 9,000 (family)	Up to RM 2,000 (individual) Up to RM 6,000 (family)	Up to RM 1,000 (individual) Up to RM 3,000 (family)	N/A
18. Personal Property				
18.1 Loss and/or Damage of Baggage & Personal Effects	Up to RM 10,000 (individual) Up to RM 30,000 (family)	Up to RM 7,500 (individual) Up to RM 20,000 (family)	Up to RM 5,000 (individual) Up to RM 15,000 (family)	Up to RM 1,000 (individual) Up to RM 3,000 (family)
- Single or a pair or a set of article	Limited to RM 600	Limited to RM 500	Limited to RM 300	Limited to RM 200
- All golf equipment	Limited to RM 2,000	Limited to RM1,000	N/A	N/A

18.2 Baggage Delayed	Up to RM 1,500 (individual) Up to RM 6,000 (family) RM250 for every full 6 consecutive hours delay	Up to RM 1,000 (individual) Up to RM 1,800 (family) RM200 for every full 6 consecutive hours delay	Up to RM 600 (individual) Up to RM 900 (family) RM150 for every full 6 consecutive hours delay	Up to RM 200 (individual) Up to RM 600 (family) RM50 for every full 6 consecutive hours delay
18.3 Personal Money	Up to RM 800 (individual) Up to RM 2,400 (family)	Up to RM 500 (individual) Up to RM 1,500 (family)	Up to RM 300 (individual) Up to RM 900 (family)	N/A
18.4 Travel Documents	Up to RM 10,000 (individual) Up to RM 30,000 (family)	Up to RM 5,000 (individual) Up to RM 15,000 (family)	Up to RM 2,500 (individual) Up to RM 7,500 (family)	N/A
19. Loss of Credit Card	Up to RM 2,000	Up to RM 1,000	N/A	N/A
20. Loss of Use of Entertainment Ticket	Up to RM500	N/A	N/A	N/A
21. Emergency Telephone charges	RM100	RM 50	N/A	N/A
22. Rental Car Excess Cover	Up to RM 1,500	Up to RM 1,000	N/A	N/A
23. Kidnap/Hostage/Hijacking	Up to RM 100,000 (individual) Up to RM 300,000 (family) RM500 per day	Up to RM 50,000 (individual) Up to RM 300,000 (family) RM500 per day	N/A	N/A
24. Home Care Benefit	Up to RM 5,000	Up to RM 3,000	Up to RM 1,000	N/A
25. Domestic Pet Care	Up to RM800 (RM 50 every full 6 consecutive hours)	N/A	N/A	N/A

3. How much premium do I have to pay?

The premium that you have to pay may vary depending on the total number of days travelling and destination as follows:

Length of Trips	Asia* including Australia & New Zealand						Domestic #	
	Platinum		Gold		Silver		Hebat #	
	Individual	Family	Individual	Family	Individual	Family	Individual	Family
1 – 5 days	67	165	44	95	30	59	18	44
6 – 10 days	82	208	51	126	35	84	22	54
11 – 18 days	125	335	71	196	47	126	32	79
19 – 31 days	165	420	95	250	66	163	43	103
Additional week	53	132	35	76	24	48	14	34
Annual	402	1,009	257	607	177	385	76	195
Worldwide** including USA & Canada								
1 – 5 days	118	300	73	166	48	100		
6 – 10 days	147	370	89	224	61	148		
11 – 18 days	213	585	134	344	92	235		
19 – 31 days	283	750	182	469	131	335		
Additional week	94	240	58	133	38	80		
Annual	713	1,462	399	960	281	559		

* Asian Region shall mean Singapore, Indonesia, Japan, Brunei, Philippines, Thailand, Vietnam, Cambodia, Hong Kong, Taiwan, People's Republic of China, South Korea, Sri Lanka, India, Pakistan, Laos, Myanmar, Macau, Bangladesh, Nepal, Maldives, Australia and New Zealand.

** Worldwide Region shall mean Asian Region and all other countries except Iran, Syria, Belarus, Cuba, Democratic Republic of the Congo, Somalia, Sudan, South Sudan, North Korea, Zimbabwe, Israel and Nigeria.

4. Apart from the premium and government tax (as applicable) , what other fees and charges that I have to pay?

Commission paid to the insurance agent	25% of Gross Premium
Stamp Duty	RM10.00

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

Consumer Insurance Contracts
Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 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 (or when you apply for this insurance). You must answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claims(s), change of terms or termination of your contract of insurance.
The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us. In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to 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.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

Non - Consumer Insurance Contracts

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you 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 your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

You must disclose all material facts such as your occupation, proposed journey and your personal pursuits which may affect the risk profile and the number of personal accident policies that you have purchased from other insurance companies.

6. Is the policy subject to Cash Before Cover ?

Yes, it is a condition of the contract of Insurance that the full premium must be paid and received by Us before the commencement of the Policy.

7. Eligibility

Individual: Adult 18 to 79 years old

Family: Limited to 2 adults and 3 children (between 30 days to 18 years old or up to 23 years old with full time studying)

8. What are the major exclusions under this policy?

This policy does not cover death or injury caused by the following events:

- ✓ War, Riot & Civil Commotion
- ✓ Suicide and self-inflicted injury
- ✓ Child Birth or Miscarriage
- ✓ Pre-existing physical or mental defects
- ✓ AIDS and/or AIDS related complex
- ✓ Act of Terrorism
- ✓ Countries including Iran, Syria, Belarus, Cuba, Democratic of the Congo, Somalia, Sudan, South Sudan, Zimbabwe, North Korea, Israel & Nigeria

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

9. Can I cancel my policy?

No refund premium is allowed once the Certificate of Insurance is issued.

10. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact and personal details to ensure that all correspondences reach you in a timely manner.

11. How do I make a claim?

Upon the happening of any accident likely to give rise to a claim under this policy whilst travelling abroad, please call Emergency Travel Assistance SOS No. +603-76283639 or written notice be given to us or the insurance agent as soon as possible after the happening of the accident but in any event within 3 calendar months.

12. What other types of Personal Accident Insurance cover are available from The Pacific Insurance Berhad?

Other type of Personal Accident Insurance covers are available which include but is not limited to:

- Pacific Super Protector
- Personal Accident
- Bonus Personal Accident
- Drivers & Passengers Personal Accident
- Bonus Drivers & Passengers Personal Accident
- Autoguard
- Family Personal Accident
- Student Personal Accident
- Worldwide Personal Accident with Bonus
- Senior Care Personal Accident
- Care Personal Accident
- Supreme Personal Accident

13. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the insurance booklet on "Travel Pro Insurance" available at any of our branches or visit www.insuranceinfo.com.my. If you have any other enquiries, please contact:-

The Pacific Insurance Berhad
40-01, Q Sentral, 2A Jalan Stesen Sentral 2
50470 Kuala Lumpur, Malaysia.

Tel: 03-26338999 Fax: 03-26338880 Toll Free Line: 1800 88 1629

Email: customerservice@pacificinsurance.com.my Website: www.pacificinsurance.com.my

14. Acknowledgement

I/We acknowledge that the above key contract terms have been adequately explained to me/us.

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Signature

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE TRAVEL PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE INSURANCE AGENT OR CONTACT THE PACIFIC INSURANCE BERHAD DIRECTLY FOR MORE INFORMATION.

This Policy is written in English and Bahasa Malaysia. In the event of any inconsistency between the English and Bahasa Malaysia version the English version shall prevail.