

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up the following 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 of the policy.

**Motor Insurance Policy
(Private Car)**

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM’s TIPS Brochure or contact The Pacific Insurance Berhad or PIDM (visit www.pidm.gov.my).

1. What is this product about?

This policy provides insurance against liabilities to other parties for injury or death, damage to other parties' property and accidental or fire damage to your car or theft of your car as per table below.

Types / Cover	Comprehensive	Third Party, Fire and Theft	Third Party
Liabilities to third party for injury, death, and property loss/damage	✓	✓	✓
Loss/damage to own car due to accidental fire/theft	✓	✓	x
Loss/damage to own car due to accident	✓	x	x

Optional benefits that you may wish to purchase by paying additional premium:

- Cover for Windscreens, Windows and Sunroof (only applicable to Comprehensive cover);
- Legal Liability of Passengers for Negligent Acts;
- Legal Liability to Passengers;
- Inclusion of Special Perils (only applicable to Comprehensive cover);
- Additional Name Drivers (only applicable to Comprehensive cover);
- Unlimited Towing ^(Non-Tariff) (only applicable to Comprehensive cover);
- Reimbursement of Betterment Cost ^(Non-Tariff) (only applicable to Comprehensive cover);
- Inconvenience Allowance ^(Non-Tariff) (only applicable to Comprehensive cover);
- Driver and Passengers Personal Accident ^(Non-Tariff);
- Financial Guarantee Asset Protection Insurance ^(Non-Tariff) (only applicable to Comprehensive cover);
- LiteTow Add-On ^(Non-Tariff) (only applicable to Third Party, Fire and Theft and Third Party covers); and so on.

This list is non-exhaustive. Please refer to the policy contract for the full list of optional benefits available under this policy.

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

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

2. How much premium do I have to pay?

The total premium will be based on various rating factors, such as Sum Insured, Vehicle Make and Model, Cubic Capacity, Insured Age, Insured Gender, State etc. The total premium that you have to pay may vary depending on the No-Claim-Discount (NCD) entitlement and the underwriting requirements of The Pacific Insurance Berhad.

What is No-Claim-Discount (NCD)?

- If you have insured your car for a continuous period of 12 months and did not make any claim during that time under the policy, a NCD will be applied at each renewal.

3. Apart from the premium and the applicable Service Tax, what other fees and charges that I have to pay?

Commission paid to the insurance intermediary:	10% of Gross Premium
Stamp Duty:	RM10.00

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

Consumer Insurance Contract

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 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.

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 Contract

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.

Importance of Disclosure

You must disclose all material facts such as previous accidents and modification to engine or chassis.

Sum Insured

You must ensure that your car is insured with the appropriate Sum Insured.

The Sum Insured is the maximum amount we will pay you in the event your car is stolen or destroyed by a covered event. There are 3 ways of establishing the Sum Insured for your car:

A. Agreed Value (B087)

Applicable for Private Car Comprehensive only. This is the amount that you will be receiving before deducting Excess, if any, in the event your car is stolen or destroyed.

How to insure your car on agreed value basis?

- i. The age of your car should be between 0 year to 15 years;
- ii. The make/model of your car must not fall within our excluded models, e.g., pickup trucks or high-performance sports vehicles;
- iii. Your policy sum insured may be based on the market value provided by the industry's ISM-ABI market valuation system or you may opt for any value within our Recommended Sum Insured Range in our point-of-sale system; and
- iv. The sum insured must be within RM15,000 and RM1,000,000.

B. Reference to Motor Vehicle Market Valuation System (B113)

The Sum Insured of your car shall be determined by the industry's ISM-ABI* market valuation system at the point of purchasing your policy and at the time of loss.

C. Market Value (B114)

Sum Insured on market value basis is generally used where market valuation of your car is not available in the ISM-ABI system. Market value generally refers to the reasonable cost to purchase another car of the same make, model, age and general condition similar to your car, at the time of loss. The market value may be determined by the Head Office of the car franchise-holder or by an Adjuster registered under the Financial Services Act 2013.

*Link to ISM-ABI system for vehicle market value inquiry:

<https://www.mycarinfo.com.my/MarketValue>.

Compulsory Excess

Compulsory Excess of RM400 for Private Car Policy, this is the amount of loss you have to bear if your vehicle is driven by a person not named in your Policy or a person named in your Policy who is under the age of twenty-one (21) years old or the holder of a Provisional (P) or Learner (L) driver's license.

Excess

This is the amount of loss you have to bear in the event of a claim and the Excess is stated on the Policy Schedule, if any.

Note: The list is non-exhaustive. Please refer to the policy contract for the full list of terms and conditions under this policy.

5. What are the major exclusions under the basic policy?

This policy does not cover certain losses such as:

- (a). Your own death or bodily injury;
- (b). Your liability against claims from passengers in your car;
- (c). Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide;
- (d). The commercial use of your car;
- (e). Unlicensed drivers driving your car;
- (f). Driving under the influence of alcohol, drugs, or other intoxicating substances;
- (g). Fraudulent and exaggerated claims;
- (h). Using your car for unlawful purpose;
- (i). Using your car for any competition (other than treasure hunt), racing, rally, pace-making, reliability trial, speed test or on any track;
- (j). Using your car outside the territorial limits of Malaysia unless provided otherwise;
- (k). Failure to take precaution against additional damage after an accident;
- (l). War risks (invasion, acts of foreign enemies, hostilities or warlike operation (whether war is declared or not), civil war), Act of Terrorism, mutiny, rebellion or revolution; or strike, riots or civil commotion assuming the proportion of or amounting to an uprising, insurrection or military or usurped power;
- (m). Nuclear risks; and so on.

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

6. Can I cancel my policy?

You may cancel your policy by giving a written notice to The Pacific Insurance Berhad. Upon cancellation, you are entitled to a refund of the premium based on short-period rates as per table below, subject to a minimum premium of RM100.00 payable under the policy. However, premium will not be refunded if a claim has been made on the policy.

Period of Insurance	Refund of Premium
Not exceeding 1 week	87.5% of the total premium
Not exceeding 1 month	75.0% of the total premium
Not exceeding 2 months	62.5% of the total premium
Not exceeding 3 months	50.0% of the total premium
Not exceeding 4 months	37.5% of the total premium
Not exceeding 6 months	25.0% of the total premium
Not exceeding 8 months	12.5% of the total premium
Exceeding 8 months	No refund of premium allowed

7. What do I need to do if there are changes to my contact or personal details?

It is important that you inform The Pacific Insurance Berhad of any change in your contact or personal details to ensure that all correspondences reach you in a timely manner.

8. How do I make a claim?

The Pacific Insurance Berhad must be notified in writing with full details as soon as possible after an event which may become the subject of a claim under this policy. All accidents must be reported to the police as required by Law. After lodging a police report, your car can be sent to any approved repairer as outlined below:

- (a) motor repair workshops which are on our panel of approved workshops;
 - (i) We will ensure there are adequate number of our panel of approved workshops to provide reasonable and convenient access to you;
 - (ii) Where there are no panel of approved workshops at any nearby locations in the event of an incident, we may at our discretion choose to either:
 - assist you in accessing the nearest workshop on our panel and arrange for towing services to such selected workshop at no cost to you; or
 - allow the damaged vehicle to be repaired at any nearby accident repair workshop registered with Jabatan Pengangkutan Jalan (JPJ), as may be determined by us.

or

- (b) any other repairer that we have given you special permission to use. The circumstances under which a special permission may be granted by us includes:
 - (i) no approved repairer described in (a) above is available at the location of your car, and we are unable to assist you in accessing the nearest workshop on our panel or that is registered with JPJ;
 - (ii) repairs that require special expertise from specific repairers which cannot be provided by an approved repairer; and
 - (iii) franchise repairers.

In the case of any windscreen damage or breakage, where windscreen add-on is extended, your car can be sent to any windscreen repair shops, as well as any approved repairer for repairs or replacement.

For the full list of approved repairers, please refer to the link below: <https://pam.org.my/consumer-industry-pars-search-for-pam-approved-repairers/>.

9. What are the other types of motor insurance policy available from The Pacific Insurance Berhad?

Other types of motor insurance covers available include:

- (a) Motor Pro Insurance ^(Non-Tariff)

10. Where can I get further information?

Should you require additional information about motor insurance, please contact:

The Pacific Insurance Berhad

40.01, Q Sentral, 2A Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia.

Tel: +603-2633 8999

Fax: +03-2633 8998

Toll Free line: 1800 88 1629

Email: customerservice@pacificinsurance.com.my

Website: www.pacificinsurance.com.my

11. Acknowledgement:

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

SIGNATURE: _____

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR CAR IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THE AMOUNT YOU CAN CLAIM. IF YOUR CAR SHALL AT THE TIME OF HAPPENING OF ANY LOSS OR DAMAGE BE INSURED FOR A SUM LESSER THAN ITS MARKET VALUE, YOU SHALL BE CONSIDERED AS BEING YOUR OWN INSURER FOR THE DIFFERENCE AND SHALL BEAR THE RATEABLE PROPORTION OF THE LOSS ACCORDINGLY. PROVIDED ALWAYS THAT THIS SHALL NOT APPLY UNLESS THE MARKET VALUE AT THE TIME OF THE LOSS EXCEEDS THE INSURED VALUE BY 10% OR MORE. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE INSURANCE AGENT OR CONTACT THE PACIFIC INSURANCE BERHAD DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as of **14 August 2024**.