

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.

DOMESTIC MAID PERSONAL ACCIDENT INSURANCE

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 compensation in the event of injuries, disability or death to your domestic maid, caused solely by a sudden, unexpected, and fortuitous physical event that occurs at an identifiable time, date, and place during the Period of Insurance, which shall, independently of any other cause, be the sole cause of bodily injury, permanent disablement or death.

2. What are the covers or benefits provided?

The benefits are as outlined below:

SECTION	BENEFITS	SUM INSURED (RM)
1.	Personal Accident	Principal Sum Insured 35,000
	(a) Accidental Death	
	(b) Accidental Permanent Disablement	
	(c) Accidental Medical Expenses (Excess of RM50.00)	
	(d) Ambulance Fees	Up to 100
2.	Repatriation Expenses due to Bodily Injury	Up to 5,000
3.	Hospitalisation and Surgical Expenses	Up to 5,000
4.	Weekly Benefit (up to a maximum of ten (10) weeks)	Up to 100 per week
5.	Vicarious Liability (Third Party Liability)	Up to 5,000

Some basic coverage information that you should be aware:

- The sum insured and/or limit for the above benefits are applicable for the Period of Insurance.
- The percentage of Principal Sum Insured payable under Section 1(b) Accidental Permanent Disablement is according to the Permanent Disablement Schedule of Compensation as stated in the policy contract.
- The total aggregate of all percentages payable in respect of any one accident for all benefits payable under Sections 1(a) and 1(b) shall not exceed 100% of the Principal Sum Insured allocated to the Insured Person as stated in the policy schedule. In the event of a total of 100% having been paid during the period of insurance, this policy will immediately cease to be in force.
- Duration of cover is for one year. You have the option to renew your insurance policy annually in order to enjoy its coverage.

Note: Terms and conditions apply. Please refer to the policy contract for more details on the coverage.

3. How much premium do I have to pay?

The gross premium payable is RM75.00 per Insured Person (subject to the applicable Service Tax and stamp duty).

4. What are the fees and charges do I have to pay?

Type	Amount
Commission payable to the Intermediary	25% of Gross Premium
Service Tax	As applicable
Stamp Duty (waived until 2025)	-

5. 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 The Pacific Insurance Berhad.

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 The Pacific Insurance Berhad's decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell The Pacific Insurance Berhad immediately if at any time after your contract of insurance has been entered into, varied or renewed with The Pacific Insurance Berhad 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 The Pacific Insurance Berhad's 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 The Pacific Insurance Berhad.

You also have a duty to tell The Pacific Insurance Berhad immediately if at any time after your contract of insurance has been entered into, varied or renewed with The Pacific Insurance Berhad 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, including details about your occupation and personal activities, as these factors can impact your risk profile.

Cash Before Cover

It is a fundamental and a condition of this contract of insurance that The Pacific Insurance Berhad must receive the premium prior to the effective date of this policy/endorsement/renewal/certificate.

Territorial Limit

The territorial limit covered under this policy is within Malaysia only.

6. What are the eligibility criteria for an Insured Person under this policy?

On the effective date of this coverage, the Insured Person must be an employed maid:

- (a) between eighteen (18) to sixty (60) years of age;
- (b) under legal employment by the Policyholder; and
- (c) a Malaysian, Malaysian permanent resident, work permit holder, pass holder or otherwise legally employed in Malaysia.

7. What are the major exclusions under this policy?

This policy does not cover death or injury resulting from various events and activities, which include war risks, nuclear risks, HIV/AIDS, intentional self-injury, suicide, any kind of disease or illness (except the conditions specifically mentioned under Section 3 – Hospitalisation and Surgical Expenses and Section 4 – Weekly Benefit), childbirth, pre-existing physical or mental defects, miscarriage and pregnancy, and intoxication by alcohol and drugs. You are also not covered while engaged in or associated with certain activities such as police or military operations, aerial activities other than as a passenger on a licensed aircraft, professional or semi-professional sports, motor sports, high-risk performances, certain occupations involving high-risk activities, and while committing criminal, unlawful, or malicious acts.

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

8. Can I cancel my policy?

You may cancel your policy at any time by notifying The Pacific Insurance Berhad in writing and the company will refund any premium for the unexpired period of insurance calculated at The Pacific Insurance Berhad's short period rates, provided no claim has arisen during the period of insurance. Subject to a minimum premium of RM35 to be retained by the company.

The Pacific Insurance Berhad may cancel this policy at any time by giving you 7 days written notice. The Pacific Insurance Berhad will refund to you a proportionate part of the premium corresponding to the unexpired period of insurance, provided no claim has arisen during the period of insurance.

9. 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.

10. How do I make a claim?

In the event of a claim, you or Insured Person must notify The Pacific Insurance Berhad within 14 days after the happening of the incident and submit the completed claim form and relevant documents to The Pacific Insurance Berhad.

11. Where can I get further information?

Should you require additional information about personal accident 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: +603-2633 8998 Toll Free line: 1800 88 1629
Email: customerservice@pacificinsurance.com.my
Website: www.pacificinsurance.com.my

12. Acknowledgement

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

.....
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 PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED OR DECLARED AS AN INSURED PERSON. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS IT WITH THE INSURANCE INTERMEDIARY OR CONTACT THE PACIFIC INSURANCE BERHAD DIRECTLY FOR MORE INFORMATION.

The information provided in this Product Disclosure Sheet is valid as at 27 November 2024.