



# PACIFIC & ORIENT INSURANCE CO. BERHAD

Registration No. 197201000959 (12557-W)

A Member Of The Pacific & Orient Group

11<sup>th</sup> Floor, Wisma Bumi Raya, No. 10, Jalan Raja Laut, 50350 Kuala Lumpur.

P. O. Box 10953, 50730 Kuala Lumpur.

Website: [www.poi2u.com](http://www.poi2u.com)

Telephone: 03-2698 5033 Fax: 03-2693 8145 Toll Free: 1 800 88 2121

SST Registration No./ No. CP - W10-1808-31021805

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the Personal Accident Insurance Policy (PA-10 Plus). Be sure to also read the general terms and conditions.)

## Personal Accident Insurance Policy (PA 10 PLUS)

Date:

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### 1. What is this product about?

This policy provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

### 2. What are the covers / benefits provided?

This policy covers:

- (a) Double indemnity for accidental death and permanent disablement whilst traveling;
- (b) Accidental death;
- (c) Permanent disablement;
- (d) Medical expenses (accidental only) for hospital outpatient treatment and/or hospitalization and surgical expenses;
- (e) Daily hospital income;
- (f) Temporary total or partial disablement;
- (g) Death whilst overseas;
- (h) Compassionate death allowance;
- (i) Personal liability; and
- (j) Renewal bonus.

*Note: Please refer to the Schedule of Benefits in the Personal Accident (PA-10 Plus) policy contract for the compensation on death and disablement.*

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

### 3. 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, the type of occupational classification that you fall under and the underwriting requirements of the insurance company.

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

Type	Amount
▪ Commissions paid to the insurance agent	▪ 25% of premiums
▪ Stamp duty	▪ RM10
▪ Service Tax (SST)	▪ 6% of premiums

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

- Duty of Disclosure:
  - a) 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.
  - b) 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.
- You must disclose all material facts such as your occupation and your personal pursuits which would affect the risk profile and number of personal accident policies that you have purchased from other insurance companies;
- Insurance shall not commence until the premium has been actually 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, you shall inform us within 30 days after the happening of the accident;
- The insured shall not be less than 3 years\* of age nor more than 65 years of age; and
- You must observe and fulfil the terms, provisions, conditions, clauses and endorsement of this policy.

Note: \*Person between the age of 3 and 18 (23 if studying) can be covered. However, benefit (a), (f), (i) and (j) are excluded. Children are entitled to only 50% of the other benefits [(b), (c), (d), (e), (g) and (h)].

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

## 6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as claims directly or indirectly caused by:

- War risks;
- Provoked murder or provoked assault;
- Insanity, suicide or any attempt thereof, intentional self-inflicted injury or any attempt thereof;
- Pregnancy, childbirth, miscarriage, hernia or any complication thereof;
- While the driver of any vehicle occupied by the insured person is under influence of liquor or drugs;
- HIV and/or any HIV related illness including AIDS or AIDS related complex howsoever caused, any contagious disease and/or any mutant derivatives, variations or treatment thereof and/or sexually transmitted diseases;

- Ionizing radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel; and
- Whilst committing or attempting to commit any unlawful act or while resisting arrest.

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

## 7. 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;
- We may also cancel this policy by giving you 14 days written notice by registered post;
- In the case of cancellation by us, you shall be entitled to a refund of proportionate part of the premium corresponding to the unexpired period of insurance, subject to a minimum retained premium; and
- Stamp duty is not refunded.

## 8. 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 details to ensure that all correspondences reach you in a timely manner.

You must also inform us of any change in your life profile including your occupation and personal pursuits which would affect the risk profile. A written letter must be given to us.

Note: We have a right to accept or repudiate your claim if changes of your occupation is hazardous or under the referred/decline risk.

## 9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

Pacific & Orient Insurance Co. Berhad  
 11th Floor, Wisma Bumi Raya,  
 No. 10, Jalan Raja Laut,  
 50350 Kuala Lumpur.  
 Tel : 03-2698 5033  
 Fax : 03-2693 8145  
 E-mail : [poi2u@pacific-orient.com](mailto:poi2u@pacific-orient.com)

## 10. Other types of personal accident insurance cover available:

- Group personal accident
- Continental PA
- Drivers and passengers personal accident (PA Plus, PA Plus A and PA Plus C)

### **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. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

*Pacific & Orient Insurance Co. Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.*

The information provided in this disclosure sheet is valid as at 01.01.2021.