



**PACIFIC & ORIENT INSURANCE CO. BERHAD** (No. 12557-W)  
**A Member Of The Pacific & Orient Group**

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

## **PRODUCT DISCLOSURE SHEET**

(Read this Product Disclosure Sheet before you decide to take out the PrO Travel Policy.  
Be sure to also read the general terms and conditions.)

### **PrO Travel Policy**

Date:

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#### **1. What is this product about?**

This policy will provide compensation and reimbursement for Insured person travelling overseas in the event of death or permanent disability as a result of an accident, medical expenses incurred as a result of accident or illness, 24 hour emergency assistance and travel inconvenience. Other benefits are included below.

#### **2. Who can purchase this policy?**

Coverage is available to residents of Malaysia or Permanent Resident whose journey starts in Malaysia, and is extended to you and those persons named on your policy schedule.

#### **3. What are the covers / benefits provided?**

The PrOtravel policy covers the following:

##### **A. Personal accident**

- Accidental death
- Accidental permanent disability

##### **B. Medical benefits**

- Overseas emergency medical or hospitalization expenses
- Emergency dental expenses
- Follow-up treatment
- Alternative treatment
- Hospital Income
- Compassionate visit by family member
- Child care
- Dispatch of essential medicine

##### **C. Emergency evacuation and repatriation**

##### **D. Travel inconvenience**

- a. Loss of luggage, personal effects, documents and money
- b. Travel or luggage delay
- c. Travel overbooked, reroute, misconnection, curtailment and cancellation
- d. Missed departure
- e. Hijacking
- f. Personal Liability

## E. 24 hour emergency medical and travel assistance

## F. Other

- a. Home care
- b. Fraudulent use of credit card
- c. Car rental excess charges
- d. Pet care
- e. Terrorism

Cover can be provided for individuals, partners and families for single or multiple trips. There a number of plans to choose from depending on your specific needs.

## 4. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the choice of plan, destination and duration of cover. Your plan, i.e. Single or Annual

### SINGLE TRIP

No. of Days	Plan 1			Plan 2			Plan 3		
	Individual	Individual & Spouse	Family	Individual	Individual & Spouse	Family	Individual	Individual & Spouse	Family
<b>Asia</b>									
1 – 5	28	50	83	33	60	99	45	82	136
6 – 10	40	72	120	48	86	144	66	119	198
11 – 18	60	108	181	72	130	216	99	178	296
19 – 31	75	135	225	90	162	269	123	222	369
Each Week	19	34	57	23	41	68	31	56	93
One Way	24	43	72	29	52	86	40	71	119
<b>WW1/ Worldwide 1 (All countries excluding United States of America and Canada)</b>									
1 – 5	39	71	118	47	85	141	65	116	194
6 – 10	57	103	171	68	123	205	94	168	281
11 – 18	86	154	257	102	184	307	140	252	421
19 – 31	107	192	320	127	229	382	175	315	525
Each Week	27	48	80	32	58	96	44	79	132
One Way	34	62	103	41	74	123	56	101	168
<b>WW2/ Worldwide 2 (All countries including United States of America and Canada)</b>									
1 – 5	51	91	152	61	109	182	83	150	249

No. of Days	Plan 1			Plan 2			Plan 3		
	Individual	Individual & Spouse	Family	Individual	Individual & Spouse	Family	Individual	Individual & Spouse	Family
6 – 10	73	132	220	88	158	264	121	217	362
11 – 18	110	198	331	132	237	395	181	325	542
19 – 31	137	247	412	164	296	493	225	406	676
Each Week	35	62	104	41	74	124	57	102	170
One Way	44	79	132	53	95	158	72	130	217

#### ANNUAL PLAN

	Plan 1			Plan 2			Plan 3		
	Asia	WW1	WW2	Asia	WW1	WW2	Asia	WW1	WW2
Individual Only	164	232	299	196	278	358	276	392	505

#### 5. What is the age limit for this policy?

- Our ProTravel Age limit is as follows :-

- I) Between 18 to 70 years old (Adult)
- II) Between 71 to 80 years old (Senior citizen)
- III) Between 30 days -18 years old (Child) up 25 years if your child is still study.

#### 6. 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) (International)	▪ 0% (SST) of premiums

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

##### 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.
- Insurance shall not commence until the premium has been actually paid to and accepted by us;
  - Upon the happening of any accident likely to give rise to a claim, you shall inform us within 14 days after the happening of the accident;
  - You must observe and fulfil the terms, provisions, conditions, clauses and endorsement of this policy.

**8. What are the major exclusions under this policy?**

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

- i. Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or other government officials or authorities of any country;
- ii. HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) however caused and/or any mutant derivations, variations or treatment thereof however caused;
- iii. Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel;
- iv. Pre-Existing Conditions;
- v. Pregnancy, childbirth, abortion or miscarriage;
- vi. Riot or civil commotion, lockout or threat of such incident;
- vii. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- viii. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
- ix. Sexually transmitted diseases
- x. Suicide, attempted suicide or self-inflicted injury
- xi. Psychosis, mental or nervous disorders
- xii. The influence or effects of alcohol or drugs unless properly prescribed by a medical practitioner and taken as prescribed
- xiii. Any cost of preventative medication
- xiv. Any dental treatment unless stated in the benefits

Note: The list above is non-exhaustive. Please refer to your policy wording for a full list of exclusions.

**9. Can I cancel my policy?**

- No cancellations are allowed for a Single Trip Policy.
- You may terminate your Annual Policy by giving written notice to us. 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.

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

## 11. Where can I get further information?

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)

## 12. Other types of PrO Travel insurance cover available:

- Personal Accident Travel Insurance for Individual or Group (Local destination)

### **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 01.09.2018