

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

A MEMBER OF PIDM

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 8 September 2025

The benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Pacific & Orient Insurance Co. Berhad or PIDM (visit www.pidm.gov.my).

1. What is ezSmartPro (ezInsurance)?

ezSmartPro (EZInsurance) is a personal accident plan that provides fixed benefits in the event of accidental death or accidental bodily injury of the person(s) covered, as defined under the Master Policy.

2. Know Your Coverage:

This policy covers:	This policy excludes :
<ul style="list-style-type: none"> • Core Benefits <ul style="list-style-type: none"> ○ Accidental Death ○ Accidental Total Permanent Disability ○ Funeral Expenses ○ Renewal Bonus • Add-on Benefits (Optional) <ul style="list-style-type: none"> ○ Accidental Hospitalisation in ICU ○ Theft & Snatch Accidental Hospitalisation ○ Public Conveyance Accidental Death ○ Emergency Cash Upon Accidental Hospitalisation <p><i>Note: Please refer to the Table of Benefits in the ezSmartPro master policy contract for all the details of benefits compensation.</i></p>	<ol style="list-style-type: none"> 1. The Insured or Insured Person engaging in or taking part in: <ol style="list-style-type: none"> (a) Armed forces, naval or air force; (b) Professional sports, winter sports other than skating; (c) Rock climbing or mountaineering, potholing, hang gliding, jumping, parachuting or any kind of race other than on foot; (d) Air travel except as a fare-paying passenger; (e) Criminal act or any illegal activities. • War, terrorism, radiation, suicide or self-inflicted injury, HIV or AIDS • Pregnancy, childbirth or pre-existing physical or mental defect or infirmity • Provoked murder or assault, intentional self-injury, suicide or attempted suicide or any attempt thereof while sane or insane. <p><i>Note: Please refer to the full exclusion list in the ezSmartPro master policy contract for all the details of the exclusion.</i></p>
<p>The duration of coverage is 12 months. You need to renew your policy annually.</p> <p>Note: The above benefits and coverage, and exclusions are non-exhaustive. You should refer to the policy contract for the full list of the terms.</p>	

If you have any questions or require assistance on your personal accident insurance, you can:



Call us at
03-2387 7408 /
1-300-82-0011



Visit us at:
www.ezInsurance.com.my



Email us at:
customerservice@ezInsurance.com.my

3. Know Your Obligations

How much premium do I have to pay?

The total premium that you have to pay may vary depending on the choice of benefits, occupation classification, payment frequency and underwriting requirements.

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

The fees and charges that you will have to pay are:

Type	Amount
Commission paid to the insurance intermediary (if any)	25% of premium
Stamp Duty, if applicable	RM 10.00
Service Tax	8% of premium

Note: The Service Tax (SST) amount herein may be subject to change as the SST rate applied shall be based on the prevailing rate (s) in accordance with the laws of Malaysia

4. Other Key Terms

- You must disclose all material facts and have a duty not to make a misrepresentation in answering the questions in the Proposal Form (or when you applied for this insurance) i.e. you should have answered the questions fully and accurately. Failing which 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 in accordance with the remedies in Schedule 9 of the Financial Services Act 2013.
- Insurance cover will not commence until the premium has been actually and fully 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 14 days after the happening of the accident.

NOTE: The above is **non-exhaustive**. You should refer to the policy contract for the full details of the terms.

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Can I cancel my policy?

- You may cancel your policy at any time by giving 7 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.
- Stamp duty, if any, is not refunded.