

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up the following product. Be sure to also read the general terms and conditions of the policy.

SWAP PROTECT

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?

SWAP Protect has three plans namely, Protect BASIC, Protect PLUS or Protect PRO. The plans provide protection against screen crack, accidental damage, liquid damage, attended theft and/or mechanical or electrical failure of the covered device commencing from the day after the expiry of the manufacturer's warranty.

2. What are the covers or benefits provided?

This Policy covers:

Type of Programs	Protect BASIC	Protect PLUS	Protect PRO
Protection Coverage			
Extended Warranty (EW)	Yes	Yes	Yes
Screen Crack (SC)	Yes	Yes	Yes
Accidental Damage (AD)	No	Yes	Yes
Liquid Damage (LD)	No	Yes	Yes
Attended Theft (AT)	No	No	Yes
Claims Fulfilment Type / Limit			
Repair	unlimited	unlimited	unlimited
Exchange or Replacement or BER*	One time (BER* only)	3 times Exchange per 12 months	Subscriber can make up to 3 Service Requests (in 12 months) with the following combos: a) Exchange: 3-times & Replacement: 0-time b) Exchange: 2-times & Replacement: 1-time c) Exchange: 1-time & Replacement: 2-times

Notes:

* BER – Beyond Economic Repair

For BER (Beyond Economic Repair) : Upon requesting a Beyond Economic Repair (BER) exchange for a device, the subscription will be terminated.

3. How much premium do I have to pay?

The fee for each program is shown below (before Service Fee and Service Tax):

DEVICE VALUE (RM)	PROTECT BASIC				PROTECT PLUS				PROTECT PRO			
	(SC+EW)				(AD+EW)				(AD+AT+EW)			
	7-Day	1-Month	6-Month	12-Month	7-Day	1-Month	6-Month	12-Month	7-Day	1-Month	6-Month	12-Month
Tier 1 500.99	0.45	1.80	9.00	18.00	0.68	2.25	11.25	22.50	0.90	3.15	15.75	31.50
Tier 2 501 - 1,000.99	0.90	3.15	15.75	31.50	1.35	4.05	20.25	40.50	1.80	5.85	29.25	58.50
Tier 3 1,001.00 - 2,000.99	1.80	5.85	29.25	58.50	2.25	8.10	40.50	81.00	2.70	9.00	45.00	90.00
Tier 4 2,001.00 - 3,000.99	2.25	7.65	38.25	76.50	2.93	10.35	51.75	103.50	3.60	12.60	63.00	126.00
Tier 5 3,001.00 - 4,000.99	2.48	8.10	40.50	81.00	3.38	11.25	56.25	112.50	4.28	16.20	81.00	162.00
Tier 6 4,001.00 - 5,000.99	2.70	8.55	42.75	85.50	3.83	11.70	58.50	117.00	4.95	18.45	92.25	184.50
Tier 7 5,001.00 - 6,000.99	3.38	10.80	54.00	108.00	4.50	14.40	72.00	144.00	5.63	20.25	101.25	202.50
Tier 8 6,001.00 - 7,000.99	3.83	12.60	63.00	126.00	5.40	17.55	87.75	175.50	6.75	24.75	123.75	247.50
Tier 9 7,001.00 - 8,000.99	4.73	15.30	76.50	153.00	6.75	21.60	108.00	216.00	7.65	27.00	135.00	270.00
Tier 10 8,001.00 - 9,000.99	5.63	18.00	90.00	180.00	7.88	25.20	126.00	252.00	8.10	29.25	146.25	292.50
Tier 11 9,001.00 - 10,000.99	6.30	20.25	101.25	202.50	9.00	28.80	144.00	288.00	9.45	34.65	173.25	346.50
Tier 12 10,001.00 - 11,000.99	6.98	22.50	112.50	225.00	9.90	31.95	159.75	319.50	10.35	38.25	191.25	382.50

Service Request Fee (RM) is shown as below:

Device Value (RM)	Service Request Fee (RM)		
	Repair	Exchange	Replacement
Tier 1 0 – 500.99	30	70	120
Tier 2 501.00 - 1,000.99	50	110	190
Tier 3 1,001.00 - 2,000.99	100	220	370
Tier 4 2,001.00 - 3,000.99	170	370	620
Tier 5 3,001.00 - 4,000.99	240	520	870
Tier 6 4,001.00 - 5,000.99	310	670	1,120
Tier 7 5,001.00 - 6,000.99	380	820	1,370
Tier 8 6,001.00 - 7,000.99	450	970	1,620
Tier 9 7,001.00 - 8,000.99	520	1,120	1,870
Tier 10 8,001.00 - 9,000.99	590	1,270	2,120
Tier 11 9,001.00 - 10,000.99	660	1,420	2,370
Tier 12 10,001.00 - 11,000.99	730	1,570	2,620

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

Commission Paid	0%
Service Tax	The applicable Service Tax
Service Request Fee	According to the subscribed plan

You are obliged to pay any applicable taxes (which include but not limited to Service Tax) imposed by the Malaysian Tax authorities in relation to your Policy.

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 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 purposes 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.

Eligibility

- The program is open to anyone aged 18 years and above.

Note Please refer to the policy contract for complete terms and conditions under this policy.

6. What are the major exclusions under this Policy?

This Policy does not cover:

- Governmental Authority
- Nuclear Hazard
- War
- Terrorism
- Recall or Design Defect
- Cosmetic Damage
- Covered Under Warranty

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 plan via SWAP Protect Website. There shall be no refund of subscription fee.

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

It is important that you update the data of any change in your contact details such as phone number, email address or home address in the SWAP Protect Website to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about this product, please refer to:

The Pacific Insurance Berhad

40-01, Q Sentral, 2A Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia.

(P.O. Box 12490, 50780 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

IMPORTANT NOTE:

1. You should read and understand the Insurance Policy and contact your intermediary or contact The Pacific Insurance Berhad for more information.
2. This product disclosure sheet contains a summary of the product and is not a contract of insurance. The policy contract shall prevail over this document.
3. The insurance policy is underwritten by The Pacific Insurance Berhad. The information provided in this Product Disclosure Sheet shall be valid from 1st July 2024.
4. The Pacific Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.