PACIFIC INSURANCE
A member of the Fairfax Group

The Pacific Insurance Berhad
No. Reg (New) 198201011878 (Old: 91603-K)
40-01 Q Sentral, 2A Jalan Stesen Sentral 2,
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PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up the following product and please seek clarification from us if you do not understand any of the terms herein.

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 two programs namely, Protect Basic & Protect Plus. Protect Basic provides protection against cracked screen protection while Protect Plus covers against accidental/liquid damage.

2. What are the covers or benefits provided?

The Policy covers:

Type of Programs	**Protect Basic**	**Protect Plus**
COVERAGE		
• Cracked Screen Protection	√	√
• Accidental Damage		√
Number Of Times to Claims / Repairs	Limited to 1 (one) **Screen Crack Damage** claim per 12 months	Limited to: • **Unlimited SUR** (up to device RRP) • **1 (one) Accidental/Liquid Damage** claim (7 days plan) • **2 (two) Accidental/Liquid Damage** claims (Monthly plan) Per 12 months
Territory Limit	Worldwide	

Please refer to the policy contract for more information on the benefits provided.

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

Commission Paid Service Tax Service Request Fee 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.	0% 6% of Premium According to the subscribed plan

4. 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.

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Eligibility

- Touch 'n Go eWallet users, i.e. Users who are registered and verified by TNG; and
- Malaysian, permanent resident of Malaysia, work permit holder, pass holder or otherwise legally employed or legally residing in Malaysia are eligible to apply.

How do I make a claim?

Report must be made within seven (7) days from the occurrence of damage by calling Swap Protect (03-7940 2800) to file a Service Request. If you fail to provide necessary information/documents and pay the Service Request Fee within seven (7) days from the date of submission of the Service Request, the Service Request shall be deemed cancelled. All proof of claims must be produced upon request before any settlement can be made.

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

5. What are the major exclusions under this Policy?

This Policy does not cover certain losses, such as:

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

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

6. Can I cancel my policy?

You may cancel your plan via Touch n' Go eWallet app. There shall be no refund of subscription fee.

7. 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 TNG app to ensure that all correspondences reach you in a timely manner.

8. Where can I get further information?

Should you require additional information about this product, please refer to 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. This product is distributed through TNG Digital Sdn. Bhd, acting as a platform partner of SWAP Device Solutions Sdn Bhd. The insurance policy is underwritten by The Pacific Insurance Berhad. The information provided in this Product Disclosure Sheet is valid as at 18th October 2023.
4. The Pacific Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.