

Product Disclosure Sheet

(Read this Product Disclosure Sheet before You decide to take up Allianz i-Cancer Care. Be sure to also read the general terms and conditions)

Financial Service Provider	: Allianz Life Insurance Malaysia Berhad ("Us"/"We"/"Our")
Product Name	: Allianz i-Cancer Care

1. What is this product about?

Allianz i-Cancer Care is a pure protection plan which provides coverage upon a diagnosis of Early Stage Cancer and Advanced Stage Cancer. This plan has no element of savings or investment. The coverage term for this plan is 10 years.

2. What are the covers/benefits provided?

(i) This product covers:

Table of Benefits

Benefit	Plan 50	Plan 100	Plan 200
Advanced Stage Cancer (less any Early Stage Cancer Benefit paid)	RM50,000	RM100,000	RM200,000
Early Stage Cancer (Accelerated Basic Insured Amount, limited to 1 claim during coverage term)	RM10,000	RM20,000	RM40,000
HealthCare Allowance (upon diagnosis of early stage or advanced stage cancer, limited to 1 claim during coverage term)	RM6,000	RM12,000	RM24,000

Note: The maximum Insured Amount is capped at RM200,000.

(ii) The coverage term for this plan is ten (10) years.

3. How much Premium do I have to pay?

(i) The premium that you have to pay shall depend on the Life Assured's entry age (nearest birthday), gender and the plan chosen.

Please add the applicable government tax if the Policy Owner is a business organization or where the Policy is absolutely assigned to a business organization. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia.

Please refer to the following premium table for the annual premium payable:

Premium Table (excluding the government tax)

Entry Age	Male			Female		
	Plan 50	Plan 100	Plan 200	Plan 50	Plan 100	Plan 200
18 – 24	216	271	365	248	326	489
25 – 29	228	300	449	300	435	707
30 – 34	263	367	557	381	584	1,031
35 – 39	313	462	747	496	811	1,455
40 – 44	408	639	1,119	638	1,119	2,000

45 – 49	583	1,001	1,813	859	1,558	2,744
50 – 54	896	1,642	2,984	1,086	1,992	3,636
55 – 60	1,566	2,897	5,321	1,345	2,479	4,578

- (ii) The premium payment term for this plan is (10) years.
- (iii) The payment of premium can be made monthly or annually.
- (iv) The premium for this plan is level (i.e. does not increase as the Life Assured grows older). It is not guaranteed and subject to review in the future. We reserve the right to revise the premium by giving three (3) months written notice prior to the next Policy anniversary date.
- (v) The Premium Table above does not include the applicable government tax.

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

No fees and charges are payable.

5. Can I renew my policy upon expiry of the coverage term?

- a) At the expiry of the policy, you have an option to renew the policy for the same coverage term upon maturity without evidence of insurability provided the following conditions are satisfied:
 - (i) The life assured is below the maximum entry age; and
 - (ii) No claims have been submitted and approved by Us; and
 - (iii) The policy owner must notify the Company of his / her decision to exercise this option no earlier than 30 days before the Maturity/Expiry Date and no later than 30 days thereafter by giving the Company a written notice to such effect; and
 - (iv) A new policy shall be issued in the name of the Life Assured at his/her attained age and at the then applicable premium rate; and
 - (v) The sum assured for the new policy shall not exceed the sum assured of the expired policy;
 - (vi) The coverage term for the new policy will be the same as the expired policy; and
 - (vii) The underwriting decision in the expired policy shall be applied to the new policy.

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

- (i) **Importance of disclosure** – You must disclose all material facts (such as medical conditions) and state the age and gender of the Life Assured correctly.
- (ii) This plan does not cover **Pre-Existing Conditions**.
Pre-Existing Conditions means any Disability (physical or mental) of the Life Assured where the Disability is one for which:
 - a. the Life Assured had received or is receiving treatment; and/or
 - b. medical advice, diagnosis, care or treatment has been recommended; and/or
 - c. clear and distinct symptoms are or were evident.
- (iii) **Free-look period** – You may cancel your Policy by returning it within fifteen (15) days or such longer period as may be specified by Bank Negara Malaysia, from the date of receipt of this Policy by you. The Premiums that you have paid (less any expenses incurred for medical examination) will be refunded to you.
- (iv) **Grace period** – You are allowed a grace period of thirty-one (31) days from the premium due date to pay your premium, during which period your Policy shall remain in force.
- (v) **Waiting period** – The eligibility for benefits under this plan will only start one-hundred and

twenty (120) days for Early Stage Cancer and sixty (60) days for Advanced Stage Cancer after the Issue Date or Reinstatement Date, whichever is later.

- (vi) **Survival period** – The eligibility for benefits under this plan will only commence provided you have survived for a minimum of 7-days from the date of diagnosis for Early Stage Cancer and a minimum of 30-days from the date of diagnosis for Advanced Stage Cancer.
- (vii) **Reinstatement** – If your Policy has lapsed due to non-payment of premium, you may, upon obtaining our written consent, reinstate it at any time within three (3) years from the due date of the premium in default. You may refer to the Policy Contract for the terms and conditions of reinstatement.
- (viii) You are only allowed to buy one policy per life.

Note: This list is non-exhaustive. Please refer to Policy Contract for the complete terms and conditions of this plan.

7. What are the exclusions under this Plan?

- a) This plan shall not cover any Early Stage or Advanced Stage Cancer caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences: -
 - (i) Pre-Existing Conditions; whether disclosed to Us or not;
 - (ii) Any illness or surgery other than diagnosis of or surgery for an Early Stage or Advanced Stage Cancer as defined;
 - (iii) Early Stage or Advanced Stage Cancer arises directly or indirectly from a Pre-Existing Conditions as defined, which existed prior to the Issue Date or Reinstatement Date of this Policy, whichever is later;
 - (iv) Attempted suicide, self-inflicted bodily injuries, disorderly conduct on the part of the Life Assured, or upon the Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
 - (v) Any Early Stage or Advanced Stage Cancer was diagnosed due, directly or indirectly, to a congenital defect or disease, which has manifested itself or was diagnosed before the Life Assured attaining the age of seventeen (17);
 - (vi) An opportunistic infection or a malignant neoplasm if at the time of -diagnosis of Early Stage or Advanced Stage Cancer, there is presence of Acquired Immunodeficiency Syndrome in Life Assured. An opportunistic infection includes but is not limited to Pneumocystis carini pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of the Disability in the presence of Acquired Immunodeficiency Syndrome;
 - (vii) By taking drug, unless it is proven that the drug was taken in accordance with proper medical prescription and not for the treatment of drug addiction;
 - (viii) Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV) except certain conditions as provided in the Policy Contract;
 - (ix) Willful misuse of drugs or alcohol, while sane or insane; or
 - (x) Any Early Stage or Advanced Stage Cancer which first manifests itself during the Waiting Period.

8. Can I cancel my Policy?

You may cancel your policy by giving a written notice to us. There will be no cash surrender value upon cancellation of this Policy.

9. 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 including that of your nominee and/or trustee to ensure that all correspondences reach you or your nominee and/or trustee in a timely manner.

10. How do I make a claim?

Proof of the Life Assured's age is required prior to payment of any benefit under the Policy issued pursuant to this application unless the age had been previously verified and confirmed by us to be correct. You may visit www.allianz.com.my for the detailed claims guide. You are advised to submit your claim (if any) to us as soon as possible.

11. Where can I get further information?

Should You require additional information, please visit www.mycoverage.my/en/life_insurance_explained/.

If You have any enquiries, please contact Us at:

Allianz Life Insurance Malaysia Berhad (1983010008983)
(licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)
Allianz Customer Service Center
Allianz Arena
Ground Floor, Block 2A
Plaza Sentral, Jalan Stesen Sentral 5
Kuala Lumpur Sentral
50470 Kuala Lumpur
Customer Contact Center : 1 300 22 5542
Email: customer.service@allianz.com.my

12. Other similar types of cover available.

Please contact Us if You wish to know any other similar types of cover that We offer.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT US DIRECTLY FOR MORE INFORMATION.

Other Important Notice:

1. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

This information provided in this Product Disclosure Sheet is valid as at the Issue Date.