

Product Disclosure Sheet

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

Prepared for: _____ Printed Date as: _____

Financial Service Provider	: Allianz General Insurance Company (Malaysia) Berhad (“Allianz”/“Us”/“We”/“Our”)
Product Name	: Allianz Travel Care

1. What is the product about?

This Policy provides compensation to the insured person travelling abroad or locally, for business or leisure, in the event of injuries, disability, death or medical expenses resulting from an accident or illness, and expenses incurred due to covered incidents under the travel inconvenience benefits as well as optional riders under this Policy.

2. What are the covers/benefits provided?

Broadly, this Policy covers benefits under the following areas:

- (a) Personal Accident
- (b) Medical Related Benefits – including Medical Assistance and Evacuation.
- (c) Travel Inconvenience
- (d) Optional Riders – extends coverage when You participate in the relevant sports activities listed in the Policy.

Note: This list is non-exhaustive. Please refer to the policy wording for the full list of features and benefits under this Policy. You may also refer to the Allianz Travel Care brochure for a summary of the benefits.

3. How much premium do I have to pay?

The total premium that You have to pay will vary depending on the choice of plan, travel destination and duration of cover.

(a) Premium for Overseas Travel Coverage

No of Days	Asia				Worldwide			
	Adult	Senior Citizen	Child	Family	Adult	Senior Citizen	Child	Family
	(RM)							
1 – 5 days	65	155	35	175	110	230	80	408
6 – 10 days	80	190	50	230	150	285	125	514
11 – 15 days	110	240	75	325	200	370	165	670
16 – 22 days	150	305	105	450	280	475	205	836
Each additional week or part	25	48	18	65	65	101	42	220
Annual Plan	400	Not Available	280	Not Available	500	Not Available	370	Not Available

(b) Premium for Domestic Travel Coverage

No of Days	Adult	Senior Citizen	Child	Family
		(RM)		
1 – 5 days	21	32	12	65
6 – 10 days	31	41	17	81
11 – 15 days	41	56	21	107
16 – 22 days	51	71	27	142
23 – 30 days	60	80	32	174
Annual Plan	210	Not Available	115	Not Available

(c) Premium for Domestic and Overseas Travel Coverage

No of Days	Domestic & Asia				Domestic & Worldwide			
	Adult	Senior Citizen	Child	Family	Adult	Senior Citizen	Child	Family
	(RM)							
1 – 5 days	77	167	47	187	122	242	92	420
6 – 10 days	92	202	62	242	162	297	137	526
11 – 15 days	122	252	87	337	212	382	177	682
16 – 22 days	162	317	117	462	292	487	217	848
Each additional week or part	37	60	30	77	77	113	54	232
Annual Plan	490	Not Available	335	Not Available	590	Not Available	425	Not Available

(d) Premium for Optional Rider

(i) Additional Sports - Optional Rider 1 for Overseas Travel Coverage

No of Days	Asia/Worldwide			
	Adult	Senior Citizen	Child	Family
	(RM)			
1 – 5 days	20	Not Available	20	60
6 – 10 days	25		25	80
11 – 15 days	35		35	110
16 – 22 days	50		50	145
Each additional week or part	10		10	25
Annual Plan	115		115	Not Available

(ii) Additional Sports - Optional Rider 1 for Domestic Travel Coverage

No of Days	Adult	Senior Citizen	Child	Family
	(RM)			
	1 – 5 days	9	Not Available	9
6 – 10 days	14	14		37
11 – 15 days	18	18		51
16 – 22 days	23	23		66
23 – 30 days	28	28		75
Annual Plan	56	56		Not Available

(iii) Additional Sports - Optional Rider 2 for Overseas Travel Coverage

Age	Asia/Worldwide (per trip)	
	Adult	
	(RM)	
18 years - 40 years	500	
41 years - 60 years	1,000	

Notes:

(a) Overseas (Asia/Worldwide) Coverage

- (i) Maximum period of coverage per journey/trip is two hundred (200) consecutive days for one way or return trips (non-annual Policy).
- (ii) Maximum period of coverage per journey/trip is ninety (90) consecutive days for an annual Policy.
- (iii) Maximum period of coverage per journey/trip for High Altitude Mountaineering activities is thirty (30) days.
- (iv) Each trip must begin and end in Malaysia except for one way trips.

(b) Domestic Coverage

- (i) Maximum period of coverage per journey/trip is thirty (30) consecutive days for one way/return trips (non-annual Policy) or annual Policies.

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

Type	Amount
Commissions paid to the insurance intermediary (if any)	25% of premium
Service Tax (for Overseas with Domestic & Domestic only)	8% of premium
Stamp Duty	RM10

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

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

(a) Duty of Disclosure

• 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 and/or all the questions required by Allianz fully and accurately and 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, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

• 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 **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 contract, claim denied or reduced, terms changed or varied, or contract terminated.

This Duty of Disclosure for Consumer and Non-consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed. 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 inaccurate or has changed.

(b) Eligibility

This Policy covers You if You are:

- (i) A Malaysian or Malaysian permanent resident;
- (ii) A legitimate work permit holder or valid student pass holder;
- (iii) Legally employed in Malaysia or legally residing in Malaysia;

and Your spouse and child/children who are legally residing in Malaysia are also eligible to be covered under this Policy, subject to the age limits for the relevant plans as set out below:

- Adult Plan/Adult Annual Plan if You are aged eighteen (18) years to seventy (70) years;
- Child Plan/Child Annual Plan for Your child aged thirty (30) days to seventeen (17) years;
- Senior Citizen Plan if You are aged seventy-one (71) years to eighty (80) years; and
- Family Plan if You are aged eighteen (18) years to seventy (70) years, Your one (1) legal spouse who is aged eighteen (18) years to seventy (70) years and Your child/ children aged thirty (30) days to twenty-four (24) years.

(c) Cash before cover - The premium due must be paid and received by Allianz before cover commences. This Policy is automatically null and void if this condition is not complied with.

(d) Claims – All claims must be given in writing to Allianz within thirty (30) days upon return to Your home. You must provide Allianz with a written proof of loss, including but not limited to medical reports, original receipts, police reports and such other proof as required to support the claim, within ninety (90) days from the date of loss/accident.

Covid-19 related claims - The Covid-19 diagnosis must be certified by a Medical Practitioner and supported with a copy of a medical report or lab report indicating a confirmed diagnosis of Covid-19.

(e) You may opt for Automatic Renewal (for annual policy only) - In the event You opt for automatic renewal, subject to the terms and conditions of this Policy and payment of premium due, this Policy shall be renewed on each Policy anniversary upon expiry unless the Policy is terminated pursuant to Condition 10 (Termination) under Part 2 General Condition of the policy wording.

6. What are the major exclusions under this Policy?

(a) We will not pay for claims caused by or resulting from:-

- 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, strike, riot or civil commotion, lockout or threat of such incident;
- Lockdowns, quarantine, mandatory isolation, stay at home orders, changes in government alert levels or similar restrictions that apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel or (b) based on, to, from, or

through where the person is travelling. This exclusion applies even if the order or directive specifically designates You or Your travelling companion to be quarantined or to isolate, unless otherwise stated in the Policy;

- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or other government officials or authorities of any country, including any general order, directive or advice not to travel issued in connection with or arising from Covid-19;
 - Ionisation, radiation or contamination by radioactivity, nuclear weapons and material, the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - Loss of or damage to hired or leased equipment(s);
 - Offshore activities such as non-recreation diving, mining, oil-rigging, aerial photography or handling of explosives;
 - You engaging in any naval, military, air force, law enforcement or civil defence service or operation, overseas secondment as part of Your occupation and You travelling abroad solely to work subject to Condition 8 (Purpose of Travel) under Part 2 of the Policy (applicable for ATC Overseas coverage), manual work in connection with any trade, employment or profession during the journey/trip;
 - You engaging in aviation, other than as a fare-paying passenger;
 - Your direct participation in any terrorism/act of terrorism;
 - Loss due to currency exchanges of any and every description;
 - Services rendered without Our authorization and/or Our intervention;
 - 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;
 - Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
 - You having received a terminal prognosis;
 - You travelling against medical advice, or on medical advice where the trip is made solely for the purpose of obtaining treatment;
 - Your failure to obtain the required vaccinations before departure;
 - Any notifiable diseases requiring isolation or quarantine by law, save for Covid-19 expressly referred to and covered under the following benefits:
 - (i) for the Domestic Coverage: Deposit or Trip Cancellation, Travel Curtailment, Additional Cost of Rental Car/Campervan Return and Pet Hotel;
 - (ii) for the Overseas Coverage: Medical Expenses; Emergency Medical Evacuation; Emergency Medical Repatriation; Mortal Remains Repatriation; Follow-up Treatment; Hospital Income; Compassionate Visitation; Child Care; Despatch of Medicine; Deposit or Trip Cancellation; Travel Curtailment; Additional Cost of Rental Car/Campervan Return and Pet Hotel;
 - Your suicide or attempted suicide, self-injury or willful exposure to peril (other than in an attempt to save human life), or the committing of any criminal acts;
 - You being under the influence of drugs or other substance abuse unless the drug is taken in accordance with an authorized medical prescription;
 - Your alcohol content in the blood and/or urine samples exceeding the limit permitted by law;
 - Any costs of treatment in respect of childbirth, miscarriage, or any complications to a pregnancy, unless caused solely and directly by an accident;
 - Pre-existing conditions, but only in respect of benefits under Sections 1, 2 and 3 of the Policy;
 - Illnesses or disorders of a psychological nature, mental and nervous disorders, including but not limited to insanity;
 - Riding/driving without a valid driving license (NOTE: this will not apply where Your license has expired but You are not disqualified from holding or obtaining such driving license under the regulations of the Malaysian Road Transport Department or any other relevant laws); and
 - You travelling against the order or advice of any government or other public authority.
- (b)** We will not pay for claims if You purchased this Policy and made payment of the premium after You have suffered/discovered a loss that is covered under this Policy.
- (c)** We will not pay for claims arising from You being infected with Covid-19 if Your vaccination status under the MySejahtera application is not "Fully Vaccinated" prior to Your journey/trip.
- (d) We will not pay for claims arising from:-**
- You participating in a hazardous activity(ies), unless such sport is covered under the Additional Sports (Optional Rider) that You have purchased;
 - You engaging in, practicing for, taking part in or training in any speed contest or racing, any professional competitions or sports or any sports in which You would or could earn or receive remuneration, sponsorships, donations or any other form of financial rewards;
 - You participating in or training for any amateur sporting activities or competition while on Your journey/trip. This does not include participating in informal recreational sporting competitions and tournaments organised by accommodations, resorts or cruise lines to entertain their guests.

7. Can I cancel my Policy?

(a) Annual Policy

Where this is an annual Policy, the Policy may be terminated in the following manner:

(i) Termination by the Policyholder

You may terminate this Policy by giving notice to Allianz to terminate this Policy and such termination shall become effective on the date when the notice is received by Allianz from You or on the date specified in such notice, whichever is the later.

In the event premium has been paid for any period beyond the date of termination of this Policy, the short period rates shall apply provided that no claim has been made during the period of insurance then subsisting.

Short Period Rates:

Period of Insurance (Not Exceeding)	Percentage (%) of Annual Premium to be Charged
Two (2) months or less	40%
Three (3) months	50%
Four (4) months	60%
Five (5) months	70%
Six (6) months	75%
Over six (6) months	100%

(ii) Termination by Allianz

In the event We terminate this Policy pursuant to Condition 3 (Misstatement or Omission of Material Fact) or by order of regulatory or government authorities, We shall give notice of termination by registered post to Your last known address. Such termination shall become effective thirty (30) days following the date of such notice. In the event premium has been paid for any period beyond the date of termination of this Policy, the prorated premium shall be refunded to You provided that no claim has been made during the period of insurance then subsisting and such refund is not prohibited by any law.

(b) Non-Annual (Single Trip) Policy

Where this Policy is not an annual policy, You may terminate this Policy by giving notice to Us to terminate the same provided always that the period of insurance has not commenced when the date of termination of this Policy is effective. Such termination shall become effective on the date the notice is received or on the date specified in such notice whichever is the later. In the event premium has been paid for any period beyond the date of termination, You shall be entitled to a refund of the premium paid for this Policy.

(c) The following provision on automatic termination of the Policy shall apply accordingly to both annual policies and non-annual policies, as the case may be.

Automatic Termination

Your coverage shall automatically lapse/terminate upon the earlier occurrence of any of the following:-

- When You are under the Child Plan, at midnight (standard Malaysian time) on the last day of the period of insurance even if You have attained the age of eighteen (18) years anytime during the period of insurance, or upon the expiry of the Child Annual Policy; or
- When You are under the Adult Plan, at midnight (standard Malaysian time) on the last day of the period of insurance even if You have attained the age of seventy-one (71) years anytime during the period of insurance, or upon the expiry of the Adult Annual Policy; or
- When You are under the Senior Citizen Plan, at midnight (standard Malaysian time) on the last day of the period of insurance even if You have attained the age of eighty-one (81) years anytime during the period of insurance; or
- When You are under the Family Plan, at midnight (standard Malaysian time) on the last day of the period of insurance even if You have attained the age of twenty-five (25) years anytime during the period of insurance; or
- Upon Your death.

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

It is important that You inform Us of any changes in Your contact and personal details to ensure that all correspondence reach You in timely manner. You may inform Our authorised agent, branch office or Our customer service.

9. Where can I get further information?

Should You require additional information about this product, please refer to Our website at allianz.com.my.

If You have any enquiries, please contact Us at:



Allianz General Insurance Company (Malaysia) Berhad (200601015674)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)


Allianz Customer Service Centre

Allianz Arena
Ground Floor, Block 2A, Plaza Sentral
Jalan Stesen Sentral 5, Kuala Lumpur Sentral
50470 Kuala Lumpur.

Allianz Contact Centre: 1 300 22 5542

Email: customer.service@allianz.com.my

  AllianzMalaysia

 allianz.com.my

10. Other types of Personal Accident cover available:

- (a) Allianz Shield Plus
- (b) Allianz Lifestyle Protect

Important Note:

You are advised to note the scale of compensation for death and disablement in your insurance Policy. You should read and understand the insurance Policy and discuss with the agent or contact the insurance company directly for more information.

The benefit(s) payable under eligible product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as 14/03/2024.