

Prepared for: \_\_\_\_\_ Printed Date as: \_\_\_\_\_

**PRODUCT DISCLOSURE SHEET**

(Read this Product Disclosure Sheet before you decide to take up Drive Smart Shield Insurance Policy. Be sure to also read the general terms and conditions.)

**Financial Service Provider** : Allianz General Insurance Company (Malaysia) Berhad (“Allianz”/“Us”/“We”/“Our”)  
**Product Name** : Drive Smart Shield

**1. What is the product about?**

This product provides compensation in the event of injuries, disability or death to the occupants in the named vehicle as a result of a motor vehicle accident.

**2. What are the covers/benefits provided?**

This policy covers:

Driver and Passengers Benefits (per unit)

- (a) Death/Permanent Disablement
- (b) Medical Expenses
- (c) Funeral Expenses
- (d) Dental Correction and/or Corrective Cosmetic Surgery
- (e) Hospital Income
- (f) Repatriation Expenses
- (g) Renewal Bonus (applies only to the driver of the named vehicle)

Benefits	Principal Sum Insured (RM)				
	Plan A	Plan B	Plan C	Plan D	Plan E
Accidental Death	10,000	20,000	30,000	40,000	50,000
Permanent Disablement (up to)	10,000	20,000	30,000	40,000	50,000
Medical Expenses (up to)	500	1,000	1,500	2,000	2,500
Funeral Expenses	500	1,000	1,500	2,000	2,500
Dental Correction and/or Corrective Cosmetic Surgery (up to)	500	1,000	1,500	2,000	2,500
Hospital Income (per day, up to 180 days)	50	50	50	50	50
Repatriation Expenses (up to)	1,000	1,000	1,000	1,000	1,000
Renewal Bonus (applies only to the driver of the named vehicle)	10% per annum (up to maximum of 50%)	10% per annum (up to maximum of 50%)	10% per annum (up to maximum of 50%)	10% per annum (up to maximum of 50%)	10% per annum (up to maximum of 50%)

Note: Please refer to the full feature and benefits and scale of benefits in the policy contract.

**3. How much premium do I have to pay?**

The total premium that you have to pay is dependent on the seating capacity of the vehicle and plan purchased.

Seating Capacity (Including Driver)	Annual Premium (RM)				
	Plan A	Plan B	Plan C	Plan D	Plan E
1	37.74	66.04	89.62	117.92	141.51
2 - 5	165.09	273.58	349.06	490.57	599.06
6 - 10	330.19	547.17	702.83	981.13	1,198.11
11 - 18	594.34	985.85	1,268.87	1,764.15	2,155.66
19 - 27	891.51	1,481.13	1,900.94	2,650.94	3,231.13
28 - 36	1,188.68	1,976.42	2,537.74	3,533.02	4,311.32
37 - 45	1,485.85	2,471.70	3,174.53	4,415.09	5,391.51
46 - 55	1,816.04	3,018.87	3,877.36	5,400.94	6,589.62

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

Type	Amount
Commissions paid to the insurance intermediary (if any)	10% of premium
Stamp Duty	RM10
Service Tax	6% of premium

#### 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 the 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) Cash before cover – The premium due must be paid and received by the Allianz before cover commences. This insurance is automatically null and void if this condition is not complied with.
- (c) Eligibility of policyholder—who is also a fit person aged eighteen (18) and above.
- (d) The Policyholder shall give immediate notice to Allianz of any change in his/her name, residence, business or occupation.
- (e) This Policy shall lapse/terminate at mid-night (Standard Malaysian time) on the last day of the Period of Insurance.
- (f) The territorial limit of this benefit is within Malaysia, Singapore, Brunei and Thailand.

#### 6. What are the major exclusions under this policy?

- (a) Loss occasioned by war, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not), mutiny, civil war, revolution, insurrection, conspiracy, military or usurped power martial law, or state of siege, or any of the events or causes which determine the proclamation or maintenance or martial law or state of siege, seizure, quarantine, or customs regulations or nationalization by or under the order of any government or public or local authority, of any government or public or local authority, of any weapon or instrument employing atomic fission or radioactive force, whether in time of peace or war;
- (b) Pre-existing injuries, illness, conditions, symptoms or disabilities;
- (c) Suicide attempt thereat (sane or insane); Insanity; intentional self-inflicted injuries or any attempt thereat;
- (d) Insured Person/driver does not hold a valid driver's licence to drive the Named Vehicle or is not qualified for holding or obtaining a valid driver's licence under the regulations of the Malaysian Road Transport Department or Court of Law. All benefits pursuant to this Policy shall also not apply to the pillion rider in the Named Vehicle whilst the vehicle is being driven by such Insured/rider. Provided Always That this will not apply if the Insured/rider has an expired driving licence but is not disqualified from holding or obtaining such motorbike licence under the regulations of the Malaysian Road Transport Department or any other relevant laws;
- (e) Occasioned while the Named Vehicle is used for hire, racing, road rally, pacemaking, speed-testing or for purpose in connection with motor trade;
- (f) While the driver is under the influence of intoxicating liquor or drugs;
- (g) Childbirth or miscarriage or insanity or any illness or disease.

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

#### 7. Can I cancel my policy?

You may terminate your policy by giving written notice to Allianz. Termination shall become effective on the date specified in such notice. Refund of premium, however, is subject to the terms and conditions stipulated in the policy.

#### 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 a 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 policy, please refer to the *insurance info* booklet on 'Personal Accident Insurance', available at all our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**Allianz Customer Service Center**

Allianz Arena  
Ground Floor, Block 2A, Plaza Sentral  
Jalan Stesen Sentral 5, Kuala Lumpur Sentral  
50470 Kuala Lumpur.  
Allianz Contact Center: 1 300 22 5542  
Email: [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)  
  AllianzMalaysia  
 [allianz.com.my](http://allianz.com.my)

**10. Other types of Personal Accident cover available:**

Allianz Shield

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 01/04/2020.