

Stronger Protection, Better Confidence Campaign - Campaign Specification

Campaign	Stronger Protection, Better Confidence Campaign (“ Campaign ”)											
Campaign Description	<p>This Campaign encourages existing PowerLink and Allianz PowerLink (collectively and severally, “PLK”) customers with in-force Eligible Medical Rider (as defined below) to further enhance their PLK policies’ sustainability by adding on a WealthCover Rider (“WCR”)/topping up the WCR premium with a minimum monthly premium of RM 20.</p> <p>ALIM will provide COVID-19 coverage to eligible customers at no additional cost.</p>											
Campaign Period	21 st April 2022 - 20 th June 2022											
Eligibility Criteria	<ol style="list-style-type: none"> This Campaign is open to customers owning a PLK policy with an Eligible Medical Rider attached thereto, who request for an add on of a WCR or a top up of the WCR premium with a minimum monthly premium of RM 20 during the Campaign Period. (“Eligible Policyholders”) The medical riders eligible for this Campaign (“Eligible Medical Rider”) include: <ol style="list-style-type: none"> MediSafe Infinite+, MediSafe Infinite, MediSafe Infinite Xtra, MediSafe, MediSafe Xtra MediEssential MediCover Enhanced MediCover MediAide The HealthInsured medical rider is excluded from this Campaign. 											
Terms & Conditions	<ol style="list-style-type: none"> To be eligible for this Campaign, the minimum WCR premium for an add on/premium top up of the WCR under each PLK policy is stated in the table below: <table border="1" data-bbox="416 778 1016 951"> <thead> <tr> <th>Payment Mode</th> <th>Minimum WCR premium (RM)</th> </tr> </thead> <tbody> <tr> <td>Yearly</td> <td>240</td> </tr> <tr> <td>Half-yearly</td> <td>120</td> </tr> <tr> <td>Quarterly</td> <td>60</td> </tr> <tr> <td>Monthly</td> <td>20</td> </tr> </tbody> </table> 95% of WCR premium will be allocated into the investment-linked fund(s) chosen in the respective PLK policy(ies). No other policy alterations (e.g. increase benefit) can be performed at the same time as the submission of this WCR add on/ premium top-up request. There is no limit on the maximum number of policies under which a customer can perform a WCR add on/premium top up for the purposes of this Campaign. Under each PLK policy, the total WCR premium is subject to a cap of 5 times the basic premium. Customers who do not fulfil the Eligibility Criteria may request for a WCR add on/premium top up, which request will still be processed by ALIM. However, they are not entitled to the complimentary COVID-19 coverage. <p>For the complimentary COVID-19 coverage:</p>		Payment Mode	Minimum WCR premium (RM)	Yearly	240	Half-yearly	120	Quarterly	60	Monthly	20
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1. Only the life assured of the Eligible Medical Rider to which the Eligible Policyholder has performed a WCR add on/ premium top up will be covered under this complimentary COVID-19 coverage ("**Eligible Life Assured**"). For the avoidance of doubt, if the relevant Eligible Medical Rider lapses or is terminated, this COVID-19 coverage for the Eligible Life Assured will cease accordingly.
2. Coverage period shall start from 21st April 2022 or the approval date of the WCR add on/ premium top-up request, depending on when the Eligible Policyholders submit the request for add on/top up, and shall end upon three years from the Campaign launch date, 20th April 2025.

Notwithstanding the aforesaid, ALIM reserves the right and has the absolute discretion to terminate this complimentary COVID-19 coverage with or without prior notice.

For the avoidance of doubt, for Eligible Life Assured who is also eligible for the COVID-19 coverage under the Return Stronger with Confidence Campaign (the "**Previous Campaign**"), the terms and conditions of the COVID-19 coverage under this Campaign shall supersede those under the Previous Campaign.
3. The coverage is applicable to Category 3, 4 or 5 COVID-19 patients only.
4. Claims will be on a **reimbursement** basis and no Guarantee Letter will be issued.
5. Only expenses incurred for hospitalisation within Malaysia due to Category 3, 4 or 5 COVID-19 will be covered, hence the following will **NOT** be covered under this coverage:
 - Second medical opinion
 - Out-patient treatment benefits
 - Bereavement benefit
 - Expenses incurred due to being quarantined at home or a quarantine centre for COVID-19 positive customers.
6. Claims are subject to the terms and conditions of the Eligible Medical Riders (e.g. provisions on co-insurance/co-payment/deductibles, the number of days of pre and post hospitalisation covered, etc.). However, such claims under this complimentary COVID-19 coverage will not reduce the annual limit and lifetime limit of the Eligible Medical Riders.
7. Subject to the terms and conditions of this Campaign, there is no limit in terms of the number of times COVID-19 claims each Eligible Life Assured can make during the coverage period.
8. However, the Eligible Life Assured can only claim for reimbursement once regardless of the number of policies and medical riders and any COVID-19 coverage under the Previous Campaign or otherwise under which the Eligible Life Assured can claim, for each episode the Eligible Life Assured is hospitalised due to Category 3, 4 or 5 COVID-19.
9. This complimentary COVID-19 coverage is subject to a 30 days' waiting period, starting from the approval date of the WCR add on/ premium top-up request or the policy reinstatement date after qualifying for this Campaign, whichever is later. The waiting period for this complimentary COVID-19 coverage under this Campaign will not apply if the Eligible Life Assured is also entitled to COVID-19 coverage under the Previous Campaign.
10. This complimentary COVID-19 coverage is subject to Medically Necessary and Reasonable and Customary Charges only.