



Safeguard your students with better protection

Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)
 Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia
 A PIDM member

The benefit 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)

Are your students fully protected against accidents anytime, anywhere?

Introducing **Allianz Student Personal Accident**, a comprehensive personal accident coverage plan specifically designed for students. Offering 24/7 protection, our plan ensures your students are safeguarded whether at school, at home, or on the move.



Here are ten (10) key aspects of how your students are protected by Allianz Student Personal Accident:



Up to **RM50,000** in the event of accidental Death



Up to **RM50,000** coverage for Permanent Disablement due to accident



Up to **RM25,000** for Accidental Death on Public Transport



Double Indemnity for Death & Permanent Disablement arising from accidents in the school premises



Compassionate Allowance



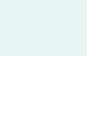
Education Allowance



Medical Expenses Benefit



Hospital Income for up to 60 days



Travel Expenses



Lifestyle Modification Expenses



Schedule of Benefits

Benefit	Sum Insured (RM)		
	Plan 1	Plan 2	Plan 3
Death	15,000	30,000	50,000
Permanent Disablement (up to)	50,000	50,000	50,000
Accidental Death on Public Transport	10,000	20,000	25,000
Medical Expenses (up to)	2,000	3,000	4,000
Alternative Medicine (up to)	RM25 per visit, up to maximum RM250 of the Medical Expenses limit		
Bereavement Allowance (lump sum)	15,000		
Funeral Expenses (lump sum)	2,000	2,000	3,000
Hospital Income (per day/max. 60 days)	50	50	100
Travel Expenses	RM10 per day, up to maximum RM500		
Dental Treatment (up to)	200	500	500
Education Allowance (lump sum)	10,000	20,000	40,000
Kidnap (lump sum)	RM1,000 for expenses and RM5,000 for reward	RM2,000 for expenses and RM10,000 for reward	
Ambulance Fee (up to)	Not Available	RM50 for Government Hospital and RM100 for Private Hospital	
Double Indemnity (while in School premises)	30,000	60,000	100,000
Lifestyle Modification Expenses (up to)	1,000	2,500	5,000
Compassionate Allowance (lump sum)	200	500	1,000
Annual Premium (RM)	10	20	28

Note:
 1. RM10 Stamp Duty is payable on the contract of insurance.
 2. Where applicable, premium is further subject to 8% Service Tax.
 3. 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

Description of Benefits

Allianz Student Personal Accident is designed to provide your children with up to sixteen (16) benefits should the unexpected happen.

- Death**
 Pays in the event of accidental death.
- Permanent Disablement**
 Pays in the event of permanent disablement due to accident.
- Accidental Death on Public Transport**
 Pays in the event of accidental death on a public transport as a fare paying passenger while travelling to or from school/attending official school activities.
- Medical Expenses**
 Reimburses the medical expenses incurred for hospital, clinical and medical and surgical treatments resulting from an accident.
- Alternative Medicine**
 Reimburses the costs for alternative medicine treatment incurred as a result of an accident.
- Bereavement Allowance**
 Pays in the event of death due to dengue.
- Funeral Expenses**
 Pays a lump sum amount for funeral expenses in the event of accidental death.
- Hospital Income**
 Pays a daily benefit, up to a maximum of sixty (60) days in the event of hospitalisation at a hospital in Malaysia as a result of an accident. This benefit is only triggered if the hospitalisation is more than twelve (12) hours due to an accident.
- Travel Expenses**
 Pays an Insured Person's Parent a daily benefit for travel expenses incurred following the hospitalisation of Insured Person at a hospital located in Malaysia as a result of an accident.
- Dental Treatment**
 Reimburses expenses incurred for dental treatment sought within twenty four (24) hours of the accident and necessary follow-up treatment up to fourteen (14) days following the initial treatment.
- Education Allowance**
 Pays if one of the Insured Person's Parents suffers either death or total paralysis (from the neck downwards) or total insanity (verified by a medical practitioner) or injury resulting in the parent being permanently bedridden due to an accident and unable to perform three (3) or more of the activities of daily living which the Parent could normally carry out by him/herself in his/her daily life had such disablement not occurred.
- Kidnap**
 Pays a lump sum amount for necessary expenses incurred to recover the Insured Person. The Company will also offer a reward for the information leading to the recovery of the Insured Person, subject to verification and confirmation by the police that a ransom has been demanded by the kidnappers for the return of the Insured Person. After one year from the date of the reported kidnapping, the disappearance will be considered a death claim.
- Ambulance Fee**
 Reimburses the ambulance fees incurred to travel to and/or from hospital for hospitalisation at a Hospital in Malaysia due to an accident. This benefit is only applicable to Plan 2 & Plan 3.
- Double Indemnity**
 Pays double the sum insured under death or permanent disablement benefits if the death, total paralysis or neck dismemberment total loss of use of two (2) or more limbs arising due to an accident, occurs while the Insured Person is within the school premises.
- Compassionate Allowance**
 Pays a lump sum amount in the event of any one of the Insured Person's Parent suffers death due to an accident. This benefit is limited to one claim only.
- Lifestyle Modification Expenses**
 Reimburses the cost of modification to the Insured Person's home and/or Parent's motor vehicle, to cope with the disability and aid with the mobility, if fifty percent (50%) or more of the permanent disablement benefit is payable.

Important Notes

- 1. Eligibility for Coverage**
 Coverage is available for Malaysians, Malaysian permanent residents, or individuals legally residing in Malaysia who are full-time students attending school and are not gainfully employed in Malaysia, aged from two (2) to twenty-one (21) years old.
- 2. Medical Expenses**
 In the event of an accident, you can claim for hospitalisation, clinical, medical and surgical treatments.
- 3. Permanent Disablement**

Description of Loss	% of Sum Insured
Loss of both hands or of all fingers and both thumb	100%
Injury resulting in being permanently bedridden	100%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers	40%

For detailed information on the Permanent Disablement Scale of Compensation, you can refer to the policy wording available on our corporate website.
- 4. Definition of School**
 The term "School" includes any nursery, kindergarten, school, college, learning centre or other education institution registered under the Ministry of Education, Malaysia.

This brochure is valid from 17 October 2024.
 This brochure is not a Contract of Insurance. The description of the available cover is only a brief summary for quick and easy reference. The precise terms, benefits, conditions and exclusions that apply are stated in the Policy.

Contact us for more information: