

Product Disclosure Sheet

(Read this Product Disclosure Sheet before You decide to take up the Refugee Medical Insurance Program (REMEDI) - Hospitalisation & Surgical Insurance ("Master Policy"). Be sure to also read the general terms and conditions in the Master Policy wording).

Prepared for: _____ Printed date as: _____

Financial Service Provider	Allianz General Insurance Company (Malaysia) Berhad ("Allianz"/"Us"/"We"/"Our")
Product Name	Refugee Medical Insurance Program (REMEDI) - Hospitalisation & Surgical Insurance
Master Policyholder	United Nations High Commissioner for Refugees ("UNHCR") on the Life of Registered Refugees and Asylum-Seekers in Malaysia

1. What is the product about?

The Refugee Medical Insurance Program (REMEDI) - Hospitalisation & Surgical Insurance is a yearly renewable hospital and surgical insurance scheme designed to reduce the financial burden of refugees and asylum seekers in the event of hospital admission to a Non-Corporatized Malaysian Government Hospital due to an accident or illness.

2. What are the covers/benefits provided?

This plan covers the following benefits:

No.	Benefits	Amount (RM)
1	Daily Hospital Room & Board (maximum up to 30 days)	As charged in accordance to charges consistent with Third (3rd) Class Room and Board, up to a maximum of RM160.00 per day in a Non-Corporatized Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) (Service Costs) Order 2014
2	Intensive Care Unit (ICU) (maximum up to 15 days)	
3	Hospital Supplies and Services	
4	Operating Theatre	
5	Surgical Fees (excluding organ transplant)	
6	Anaesthetist Fees	
7	In-Hospital Physician Visits (maximum up to 30 days)	
8	In-Hospital Specialist Consultation (maximum up to 30 days)	
9	Ambulance Fees/Medical Report Fees	
Maximum limit for any one admission		10,000.00
Maximum Overall Annual Limit (Item 1 to 9)		20,000.00

Note: Please refer to the Master Policy wording for the full features and benefits.

The duration of cover is for one (1) year. You need to renew Your cover annually.

3. How much premium do I have to pay?

	Amount
Per Refugee /Asylum Seeker	RM105

Note: The premium is further subject to 8% Service Tax and RM10 Stamp Duty is also payable under the Master Policy.

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
Service Tax	8%
Managed Care Organization (MCO) Fee	RM15.00

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) You must ensure that Your particulars provided for the coverage are complete and correct.
- (c) **Cash before cover** – The insurance premium must be paid and received by Allianz/authorized agent within fourteen (14) days from policy inception date. If this condition is not complied with this policy is automatically cancelled and Allianz shall be entitled to the pro-rata premium on the period they have been on risk.
- (d) **Eligibility** –Persons eligible for insurance coverage under the Master Policy are refugees and asylum seekers who are registered with the United Nations Commissioner for Refugees (UNHCR) in Malaysia aged from eighteen (18) to sixty (60) years old.
- (e) **Waiting Period** – Your coverage is subject to a thirty (30) days waiting period calculated from the commencement of Your period of insurance for Your first year of coverage or reinstatement date, as the case may be. We shall not be liable to make any payment under Your coverage for hospitalisation or surgery charges incurred arising from any accident or illness occurring during this Waiting Period.

6. What are the major exclusions under this policy?

The Master Policy does not cover any hospitalization, surgery or charges caused directly or indirectly, wholly or partly by any one of the following occurrences:

- (a) Pre-existing illness;
- (b) Specified illnesses occurring during the first one hundred and twenty (120) days of continuous cover;
- (c) Plastic/cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;
- (d) Dental conditions including dental treatment or oral surgery except as necessitated by injury to sound natural teeth occurring wholly during the period of insurance;
- (e) Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immunodeficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law;
- (f) Any treatment or surgical operation for congenital conditions/abnormalities or deformities including hereditary conditions;
- (g) Childbirth, miscarriage or any complications to a pregnancy, unless caused solely and directly by an accident and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization;
- (h) Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, and treatments specifically for weight reduction or gain;
- (i) Insanity, suicide or any attempt thereat, or intentional self-inflicted injuries;
- (j) War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;
- (k) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;

- (l) Expenses incurred for donation of any body organ by an insured person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and any complications thereof;
- (m) Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aromatherapy or other alternative treatments;
- (n) Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the insured person;
- (o) Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations);
- (p) Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items;
- (q) Disability arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
- (r) Disability arising from private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes; and
- (s) Expenses incurred for sex reassignment surgeries or procedures or any disability arising therefrom.

7. Can I cancel my policy?

(a) Termination by the Policyholder

If UNHCR as the Master Policyholder gives notice to Allianz to terminate this Master Policy, such termination shall become effective on the date the notice is received by Allianz or on the date specified in such notice, whichever is the later. Notwithstanding the termination of this Master Policy, the individual coverage of the insured persons under this Master Policy shall continue to be in force until the expiry of the period of insurance as stated in the certificate of insurance and the premium paid for such coverage shall not be refunded.

(b) Termination by the Insured Person

If You as the insured person give notice to Allianz to terminate your individual coverage under this Master Policy, such termination shall become effective on the date the notice is received by Allianz or 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 Your individual coverage, the short period rates below shall apply provided that no claim has been made during the period of insurance then subsisting and the relevant premium shall be refunded accordingly to You.

Short Period Rates:

Period Not Exceeding	Refund of Annual Premium
15 days	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceeding 11 months	No Refund

(c) Termination by Allianz

In the event We terminate this Master Policy or any individual coverage under this Master Policy, as the case may be, pursuant to condition on Misstatement or Omission of Material Fact in the Master Policy wording, or by order of regulatory or governmental authorities, We shall give Our notice of termination by registered post to the Master Policyholder or to the relevant insured person, as the case may be, at the Master Policyholder's/insured person's last known correspondence address in Malaysia. 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 Master Policy or the individual coverage of an insured person under this Master Policy, as the case may be, the pro-rata premium shall be refunded to the insured person provided that no claim has been made during the period of insurance then subsisting and such refund is not prohibited by any law.

(d) Automatic Termination of Individual Coverage

The insurance of any one insured person shall terminate automatically on the earlier happening of the following events:

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(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

- (i) on the death of the insured person, or exhaustion of the Overall Annual Limit for that particular insured person; or
- (ii) on the date when premium payments for the insured person's insurance are discontinued due to any cause; or
- (iii) when the insured person leaves Malaysia for any reason whatsoever; or
- (iv) when the insured person is no longer registered with the Master Policyholder as a refugee or asylum seeker or the insured person's registration card with the Master Policyholder has expired; or
- (v) at the mid-night (standard Malaysian time) on the last day of the period of insurance even if the insured person attains the age of sixty (60) anytime during the period of insurance unless the insured person is confined to a Malaysian Government Hospital at such time. If this is the case, the insured person's coverage shall be extended accordingly and shall automatically terminate upon the earlier of any of the following:
 - (1) the insured person's discharge from the hospital; or
 - (2) the time the Overall Annual Limit shall have been exhausted.

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

It is important that You inform Us any change in Your contact details to ensure that all correspondences reach You in a timely manner. You may inform our authorised agent, branch office or our customer service of any change in your contact and personal details.

9. How do I make a claim?




You may visit allianz.com.my for further information. You are advised to submit your claim (if any) to Us as soon as possible.

10. Where can I get further information?

Should You require additional information about this product, You may contact Us directly or any of our branches or Your insurance agent at Your convenience.

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
  AllianzMalaysia
 allianz.com.my

Important Note:

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 at October 2024.