

## PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is Group Travel Personal Accident Insurance?

This Group Travel Personal Accident policy provides compensation to the insured person travelling abroad or locally for business or leisure, in the event of injuries, disability, or death caused by an accident, medical expenses incurred as a result of an accident or illness, and expenses incurred due to other covered incidents under the travel inconvenience benefits.

### 2 Know Your Coverage

As an illustration, for RM80.00, you will receive the following coverage under the Worldwide plan for three (3) days of travel:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> <li>• <b>Personal Accident Benefits</b> <ul style="list-style-type: none"> <li>Death due to Accident; or : RM150,000</li> <li>Permanent Disablement due to Accident (up to)</li> </ul> </li> <li>• <b>Medical Related Benefits</b> : RM150,000               <ul style="list-style-type: none"> <li>○ Medical Expenses (up to)</li> <li>○ Hospital Income : RM350 per day up to RM15,000</li> </ul> </li> <li>• <b>Travel Inconvenience Benefits</b> <ul style="list-style-type: none"> <li>○ Deposit or Trip Cancellation (up to) : RM5,000</li> <li>○ Travel Curtailment (up to) : RM5,000</li> <li>○ Personal Luggage or Personal Effects (up to) : RM5,000</li> <li>○ Luggage Delay : RM200 per 6 hours up to RM800</li> <li>○ Travel Delay : RM300 per 6 hours up to RM2,000</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• War, strike, riot or civil commotion;</li> <li>• Lockdowns, quarantine, stay at home orders;</li> <li>• Any naval, military, air force, law enforcement or civil defence service or operation;</li> <li>• Terrorism/act of terrorism;</li> <li>• HIV (Human Immunodeficiency Virus) and/or any HIV-related illness;</li> <li>• Notifiable Diseases;</li> <li>• Suicide or attempted suicide;</li> <li>• Being under the influence of drugs;</li> <li>• Where the alcohol content in your blood and/or urine samples exceed the limit permitted by law;</li> <li>• Treatment costs for childbirth, miscarriage, or pregnancy unless caused by an accident;</li> <li>• Pre-existing conditions;</li> <li>• Hazardous activities;</li> <li>• Professional sports, sporting competitions of any kind;</li> <li>• Riding or driving without a valid driving license.</li> </ul>
<p>By paying an <b>additional</b> premium, you can expand the coverage to include the following Optional Benefits:</p> <ol style="list-style-type: none"> <li>1. Optional Rider 1 – Sports Activity</li> <li>2. Optional Rider 2 – High Altitude Mountaineering</li> <li>3. Damage to Sports Equipment (available for the sports activities under Optional Riders 1 and 2)</li> </ol>	
<p>This is not a complete list. You should refer to the master policy wording for the full details on what is covered and what is not.</p>	
<p>Please note that the duration of the insured person's coverage may vary based on his/her duration of travel as determined by the insured person.</p>	

If you have any questions or require assistance on our personal accident insurance, you can:



Call us at  
1 300 22 5542



Email us at  
customer.service@allianz.com.my

### 3 Know Your Obligations

<b>For this insurance, you must pay a premium of:</b>	
Standard Cover	<b>RM80.00 for 3 days of travel</b>
Additional Cover – Optional Rider 1 (Sports Activity)	<b>RM10.00 for 3 days of travel</b>
Total premium you must pay is <b>RM90.00</b> .	
<b>Where this is inclusive of:</b>	
Commission	<b>25% of premium or RM22.50</b>
<b>The master policyholder has to pay the following fees and charges:</b>	
Stamp Duty	<b>RM10.00</b>
Notes:	
<ol style="list-style-type: none"> <li>Service Tax ("ST") 8% is payable on the premium for the Domestic plans only. As the illustration above is for the Overseas (Worldwide) plan, no ST on the premium is reflected above.</li> <li>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.</li> </ol>	

### 4 Other Key Terms

- You must provide complete and accurate information in the application form.
- Pre-Contractual Duty of Disclosure (pursuant to Schedule 9 of the Financial Services Act 2013):
  - If applying for insurance related to your trade, business or profession, you must disclose any matter that you know is relevant to our decision in accepting the risks and determining the applicable rates and terms and any matter you could be reasonably expected to know to be relevant.
  - If applying for insurance for purposes unrelated to your trade, business or profession, you must take reasonable care not to make a misrepresentation in answering our questions and to disclose any other matter that you know is relevant to our decision in accepting the risks and determining the applicable rates and terms.
  - Otherwise, it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.
  - You must also inform us immediately of any inaccuracies or changes in your information after entering into, varying or renewing your contract of insurance.
- This policy covers Malaysians, Malaysian permanent residents, legitimate work permit holders, valid student pass holders or individuals otherwise legally employed or legally residing in Malaysia, and his/her spouse and child(ren) who are legally residing in Malaysia, subject to the age limits for the relevant plans as set out below:
  - from thirty (30) days up to sixty-five (65) years to be eligible for basic plan;
  - from thirty (30) days up to sixty-five (65) years to be eligible for Optional Rider 1;
  - from eighteen (18) years up to sixty-five (65) years to be eligible for Optional Rider 2.
- For overseas journeys/trips, each journey/trip must begin and end in Malaysia.
- The maximum period of coverage per journey/trip is (i) two hundred (200) consecutive days for overseas journeys/trips; and (ii) thirty consecutive days for domestic journeys/trips.
- Cash before cover – The premium due must be paid and received by Allianz before cover commences. The coverage under this policy is automatically null and void if this condition is not complied with.
- All claims must be given in writing to Allianz within thirty (30) days upon return from your journey/trip.

Note: This list is non-exhaustive. You should refer to the master policy wording for the full details of the terms and conditions.

### Can I cancel my policy?

Yes. As an insured person under this policy, you may cancel your individual coverage under this policy before commencement of the period of insurance by giving a written notice to Allianz.

- 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 your individual coverage.

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](http://www.pidm.gov.my)).