

## Product Disclosure Sheet

(Read this Product Disclosure Sheet before You decide to take up Group Personal Accident Insurance Policy. Be sure to also read the general terms and conditions in the policy wording ("Policy Wording")

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

<b>Financial Service Provider</b>	<b>: Allianz General Insurance Company (Malaysia) Berhad ("Allianz"/"Us"/"We"/"Our")</b>
<b>Product Name</b>	<b>: ParkInsure ("Policy")</b>
<b>Policyholder Name</b>	<b>: Touch 'n Go Sdn Bhd</b>

### 1. What is the product about?

This Policy provides compensation in the event of death or permanent disablement caused by an accident.

Your duration of cover as the Insured Person is for one (1) month.

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

BENEFITS	SUM INSURED (RM)
Accidental Death	70,000
Permanent Disablement (up to)	
Loss of or damage to personal effects (up to)	1,500 (each)
i) Snatch Theft or attempted snatch theft; ii) Forcible and violent break-in into the Insured Person's vehicle	
Key Care (up to)	100
i) Snatch Theft or attempted snatch theft; ii) Forcible and violent break-in into the Insured Person's home	
Loss of Touch 'n Go NFC Card (up to)	10
i) Snatch Theft or attempted snatch theft; ii) Forcible and violent break-in into the Insured Person's vehicle	
Transport Allowance (up to)	200

Percentage of Sum Insured Payable for Death or Permanent Disablement:

Scale of Benefits	Percentage (%) of Sum Insured
<b>Death</b>	100%
<b>Permanent Disablement</b>	
Loss of two limbs	100%
Loss of both hands or of all fingers and both thumbs	100%
Loss of sight of both eyes	100%
Total paralysis from neck down	100%
<b>Injury</b> resulting in the <b>Insured Person</b> being permanently bedridden	100%
Loss of arm at shoulder	100%
Loss of arm between shoulder and elbow	100%
Loss of arm at elbow	100%
Loss of arm between elbow and wrist	100%
Loss of hand at wrist	100%
Loss of leg	100%
- at hip	100%
- between knee and hip	100%
- below knee	100%
Eye: Loss of	100%
- whole eye	100%
- all sight in one eye	100%
- sight of except perception of light	50%

Loss of four fingers (except thumb) and thumb of one hand		50%
Loss of four fingers (except thumb)		40%
Loss of thumb	- both phalanges	30%
	- one phalanx	15%
Loss of index finger	- three phalanges	15%
	- two phalanges	10%
	- one phalanx	5%
Loss of middle finger	- three phalanges	8%
	- two phalanges	5%
	- one phalanx	3%
Loss of ring finger	- three phalanges	6%
	- two phalanges	5%
	- one phalanx	3%
Loss of little finger	- three phalanges	5%
	- two phalanges	4%
	- one phalanx	3%
Loss of metacarpals	- first or second (additional)	4%
	- third, fourth or fifth (additional)	3%
Loss of toes	- All (of one foot)	20%
	- great, both phalanges	8%
	- great, one phalanx	3%
	- other than great, if more than one toe lost, each	2%
Permanent loss of hearing in both ears and speech		100%
Loss of hearing	- both ears	75%
	- one ear	15%
*Loss of speech	-	50%
Shortening of arm	- more than 1" (inch) up to 2" (inches)	2.5%
	- more than 2" (inches) up to 4" (inches)	5%
	- more than 4" (inches)	12.5%
Shortening of leg	- more than 1" up to 2" (inches)	5%
	- more than 2" (inches) up to 4" (inches)	10%
	- more than 4" (inches)	25%

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

#### Monthly Premium

Premium	Amount (RM)
Monthly Premium per person	5.00

Note: Premium is subject to Service Tax

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

Type	Amount
Service Tax	8% of premium

Note: The Service Tax ("ST") amount herewith 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 is inaccurate or has changed.

**(b) Policy Coverage and Premium Payment** – It is a condition that the premium due must be paid and received by Allianz before cover commences. Your coverage is automatically null and void if this condition is not complied with.

**(c) Eligibility**

- (i) The Insured Person must be a Malaysian, Malaysian permanent resident, work permit holder, pass holder or is otherwise legally employed in Malaysia or is legally residing in Malaysia, aged from eighteen (18) years up to seventy (70) years, and is a Touch 'n Go card holder who has linked his/her Touch 'n Go card to his/her Touch 'n Go eWallet throughout the period of insurance.
- (ii) An Insured Person is limited to only one application per Insured Person for a given period of insurance. In the event an Insured Person has submitted more than one application for the same or overlapping periods of insurance, the earliest application shall prevail and any subsequent application(s) shall be void and Allianz shall refund the total premiums paid for such subsequent application(s).

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

This policy does not cover death or injury directly or indirectly caused by or in connection with any of the following events:

- (a) War, invasion, act of foreign enemy, criminal or terrorist activities, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, mutiny, popular uprising, strike, riot or civil commotion;
- (b) Insanity, suicide or any attempt thereof, or intentional self-inflicted injuries;
- (c) Intoxication beyond the legal limit in relation to any driving offence and/or when under the influence of illegal drugs;
- (d) Any form of disease, infection or parasites and Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV);
- (e) Childbirth, miscarriage, or any complications to a pregnancy, unless caused solely and directly by an accident;
- (f) Provoked murder or assault;
- (g) While travelling in an aircraft licensed for passenger service as a member of the crew;
- (h) While committing or attempting to commit any unlawful act;
- (i) While participating in any professional sports;
- (j) Martial arts or boxing, aerial activities including parachuting and hang-gliding, underwater activities exceeding fifty (50) meters in depth, mountaineering involving the use of ropes or mechanical guides;
- (k) Racing (other than on foot), pace-making, speed or reliability trials;
- (l) Ionization, radiation or contamination by radioactivity, nuclear weapons material; and
- (m) Riding/driving without a valid driving license (NOTE: this will not apply to individuals with an expired license but is not disqualified from holding or obtaining such driving license under the regulations of the Malaysia Road Transport Department or any other relevant laws).

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

- (a) You may terminate your policy by giving written notice to Allianz. However, termination shall become effective on the date after the expiry of Your period of insurance regardless of the date the notice is received, or any date

specified in such notice and the coverage will expire on the last date of the period of insurance and the premium paid for such coverage shall not be refunded.

(b) Termination by the Policyholder

If the Policyholder gives notice to Allianz to terminate this Policy, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is the later. Notwithstanding the termination of this Policy, Your individual coverage subsisting at the date of termination of this Policy shall continue to be in force until the expiry of the period of insurance and the premium paid for such coverage shall not be refunded.

(c) Termination by Allianz

In the event Allianz terminates this Policy or Your coverage under this Policy, as the case may be, pursuant to Condition 17 (Misstatement or Omission of Material Fact) as stated in the Policy Wording or by order of regulatory or governmental authorities, Allianz shall give its notice of termination by registered post to the Policyholder or You, as the case may be, at the last known correspondence address in Malaysia. Such termination shall become effective thirty (30) days following the date of such notice.

Notwithstanding the termination of this Policy, Your individual coverage subsisting at the date of termination of this Policy shall continue to be in force until the expiry of the period of insurance and the premium paid for such coverage shall not be refunded.

(d) Automatic Termination of Individual Coverage

Your individual coverage shall lapse/terminate on the earlier of the following occurrences:

- (i) at mid-night (standard Malaysian time) on the last day of the period of insurance even if You attain the age of seventy-one (71) anytime during the period of insurance;
- (ii) when You no longer link Your Touch 'n Go card to Your Touch 'n Go eWallet; or
- (iii) upon Your death.

**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 timely manner. You may inform our authorised agent, branch office or our customer service.

**9. How do I make a claim?**

You may visit [allianz.com.my](http://allianz.com.my) for the claims guide. You are advised to submit Your claim (if any) to Us as soon as possible.

**10. Where can I get further information?**

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)

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

Allianz Shield Plus & Allianz Lifestyle Protect

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND 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](http://www.pidm.gov.my)).

The information provided in this disclosure sheet is valid as at 01/03/2024.