

Printed Date:

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up the **Group Personal Accident Insurance Scheme**. Be sure to also read the general terms and conditions)

Financial Service Provider : Allianz General Insurance Company (Malaysia) Berhad (735426V)
Product Name : Group Personal Accident Insurance

1. What is the product about?

This Policy provides compensation for injuries, disability or death caused solely by an Accident.

2. What are the benefits provided?

This policy covers:

Benefits*	Sum Insured (RM)	
Accidental Death	50,000.00	
Permanent Disablement	Up to 50,000.00	

* Subject to the terms and conditions for this Policy, the Company shall pay the benefits above on condition that it was occasioned due to an Accident only.

Note : Please refer to the full feature and benefits and scale of benefits in the policy contract. Duration of cover is twelve (12) months.

3. How much premium do I have to pay?

Coverage under this Policy is complimentary so you do not have to pay any premium.

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

You do not have to pay any fees or charges under this Policy.

5. What are some of the key terms and conditions that I should be aware of?

(a) Your period of coverage under this Policy is twelve (12) months calculated from 1st day of the following Calendar month once you have made deposit/ down payment to book the property through Allianz's Policyholder's appointed Agent.

(b) All claims must be made in writing and submitted to the Company within thirty (30) days after the Date of Loss.

(c) Written proof of loss must be furnished to the Company within ninety (90) days after the Date of Loss. Failure to furnish such proof within the stipulated time shall not invalidate nor reduce any claim if it was not reasonably possible to furnish such proof.

(d) Termination:-

Your coverage under this Policy shall cease to be in force upon the earliest occurrence of any of the following situations:

- i) Your coverage under this Policy shall cease to be in force at midnight (standard Malaysian time) on the last day of your period of coverage;
- ii) Your coverage under this Policy shall terminate when claim has been paid by the Company for 100% of the Sum Insured for either Death or Permanent Disablement during your period of coverage then subsisting; or
- iii) Your coverage under this Policy shall terminate when there is no claim paid by the Company for 100% of the Sum Insured for either Death or Permanent Disablement during your period of coverage then subsisting if the Company is informed in writing with documentary proof of your death which is not due to an Accident.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the complete terms and condition for this policy.

6. What are the major exclusions under this policy?

This policy does not cover death or any injury/disablement caused by the following events:

- a) War, civil war, suicide, childbirth, insanity, illness, under influence of drugs, loss, provoked murder and assault and committing or attempting to commit any unlawful act;
- b) Any form of disease, infection or parasites and Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV);
- c) Ionization, radiation or contamination by radioactivity, nuclear weapons material;
- d) Any congenital defect; and
- e) Pre-Existing Conditions.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

As coverage under this Policy is complimentary, you do not have to cancel your coverage. Your coverage will automatically cease to be in force upon the expiry of your period of coverage.

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 in a timely manner. You may inform our, branch office or our customer service.

9. Where can I get further information?

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit <https://www.allianz.com.my/agic-sentral-gpa>

If you have any enquiries, please contact us at:

Allianz General Insurance Company (Malaysia) Berhad
Customer Service Department
Block 2A, Ground Floor
Plaza Sentral, Jalan Stesen
Sentral 5 Kuala Lumpur Sentral
50470 Kuala Lumpur

Tel : 03-22641188, 03-22640688
Toll Free : 1-300-88-1028
Fax : 03-22641199
Email : customer.service@allianz.com.my

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 DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/11/2017.