

Terms & Conditions of Allianz Hospital Income Sales Campaign

The Allianz Hospital Income Sales Campaign (“**Campaign**”) which is for customers covered under the Allianz Hospital Income (“**AHI**”) policy is organised by Allianz General Insurance Company (Malaysia) Berhad (“**AGIC**”) and is subject to the following terms and conditions.

1. Campaign Period

This Campaign will run from 1 October 2021 to 31 December 2021 (“**Campaign Period**”). Notwithstanding this, the benefits under this Campaign shall remain payable until (a) 31 December 2022, or (b) the total claims payable under this Campaign reaches Ringgit Malaysia One Million (RM1,000,000.00), whichever occurs earlier.

2. Campaign Eligibility

This Campaign is open to all insured persons (not including any dependents) covered under a new AHI policy issued between 1st October 2021 and 31st December 2021 (“**Eligible Participant**”). The individuals who meet the criteria are automatically eligible to participate in this Campaign.

3. Coverage Validity Period

(a) The Eligible Participant’s period of coverage under this Campaign (“**Coverage Validity Period**”) shall commence on the start of the period of insurance of the Eligible Participant’s coverage under the AHI policy which must be during the Campaign Period and shall end on:

- (i) 31 December 2022;
 - (ii) the date the total claims payable under this Campaign reaches RM1 million; or
 - (iii) the expiry date of the period of insurance under the AHI policy;
- whichever is earlier.

(b) A fourteen (14) day waiting period from the Coverage Validity Period (“**Waiting Period**”) is applicable. This means that the Eligible Participant is not entitled to make any claim under this Campaign if the positive Covid-19 diagnosis is obtained before or within the Waiting Period, or if death due to Covid-19 occurs during the Waiting Period.

4. Complimentary COVID-19 Benefits under this Campaign

Subject to the terms and conditions of this Campaign, the Eligible Participant may make a claim for the benefits under this Campaign as set out in the table below upon:

- (a) the Eligible Participant’s first positive diagnosis of COVID-19 and subsequent hospitalization¹ due to such diagnosis, during the Coverage Validity Period; or
- (b) the death of the Eligible Participant during the Coverage Validity Period due to COVID-19.

Cash Relief upon first positive diagnosis of COVID-19 & hospitalisation¹	A lump sum of RM2,000 is payable if the Eligible Participant has a confirmed diagnosis and is required to be hospitalised. If the duration of hospitalization commences during the Coverage Validity Period but ends after expiry of the Coverage Validity Period, AGIC will still pay the full payment to Eligible Participants.
Lump Sum Payment Upon the Death of the Eligible Participant due to COVID-19	A lump sum of RM10,000 may be claimed by the personal legal representative or any one of the immediate family members of the Eligible Participant following the death of the Eligible Participant due to COVID-19.

¹ “Hospitalisation” when used under these Terms and Conditions means hospitalization at government/public hospitals or quarantine/treatment centres managed and operated by the government of Malaysia for COVID-19 positive patients.

This complimentary COVID-19 coverage under this Campaign is payable on a first claim first served basis and shall cease to be payable upon expiry of the Coverage Validity Period. For avoidance of doubt, notification of any claim under this Campaign must be submitted to Allianz via wecare@allianz.com.my within 45 days from (i) the date of the Eligible Participant's hospitalization following his/her first positive diagnosis of COVID-19 or (ii) the Eligible Participant's death due to COVID-19. We will then provide further guidance on the required information/documents necessary to complete the claim.

5. Other Conditions

- (a) By participating in this Campaign, the Eligible Participants hereby agree to be bound by these terms and conditions, and any decisions made by AGIC in respect of this Campaign which shall be final and conclusive.
- (b) AGIC reserves the right and has the absolute discretion to vary the Campaign Period, Coverage Validity Period, terms and conditions of this Campaign, suspend, cancel or terminate the Campaign with or without any prior notice or reason.
- (c) Allianz shall not be liable for any direct or indirect loss or damage of any kind howsoever arising, suffered by the Eligible Participants or any person claiming through the Eligible Participants in connection with this Campaign.
- (d) The terms and conditions of the Campaign shall be governed and interpreted in accordance with the laws of Malaysia.