



Allianz General Insurance Company (Malaysia) 200601015674 (735426-V)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Allianz Life Insurance Malaysia Berhad 1983010008983
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

One Allianz Initiative Campaign Terms and Conditions

The **One Allianz Initiative Campaign** (“**Campaign**”) is organized by Allianz General Insurance Company (Malaysia) Berhad (“**Allianz General**”) and Allianz Life Insurance Malaysia Berhad (“**Allianz Life**”) (collectively, “**Allianz Malaysia**”) and shall be subject to the terms and conditions contained herein.

1. Campaign Period

This **Campaign** will run from 18th April 2024 to 31st December 2026 (“**Campaign Period**”).

2. Campaign Eligibility

2.1 This Campaign is open to all:

- 2.1.1 individual policyholders with or insured persons covered under any Active Policy from Allianz Life who purchase or renew or are covered under any of the following Allianz General individual policies:
- Smart Home Cover containing the HouseOwner component;
 - Private Car Comprehensive ;
 - Allianz Shield Plus (for individuals aged up to forty (40) years old);

AND

- 2.1.2 individual policyholders with or Named Insured Persons covered under any Active Policy from Allianz General who purchase any of the following Allianz Life individual policies:
- Allianz EverLink Signature;
 - Allianz EverLink Plus;
 - Allianz UltimateLink with HealthInsured rider;

provided always that the policy(ies) above is(are) issued at any time during the **Campaign Period**. For the avoidance of doubt, the term “Active Policy” as used herein shall mean a policy with coverage that is effective. The term “Named Insured Persons” as used in Section 2.1.2 above shall mean insured persons who are expressly named under the policy schedule of an individual Allianz General policy.

2.2 In addition to the criteria above, the relevant individuals must also fulfill the additional criteria set out below for the relevant **Allianz Malaysia** product to be eligible ("**Eligible Individual**") for the complimentary additional benefits under this **Campaign** ("**One Allianz Benefits**").

2.3 Additional Criteria for Allianz Malaysia Products and One Allianz Benefits

2.3.1 Private Car Comprehensive

- a) Policyholders who:
- purchase or renew their Private Car Comprehensive policy during the **Campaign Period**; AND
 - own or are covered under any Active Policy from Allianz Life at the point of the Private Car Comprehensive policy issuance;
- shall be deemed **Eligible Individuals** and will receive one (1) complimentary unit of Road Warrior coverage ("**Complimentary Road Warrior Benefit**") as part of the Private Car Comprehensive policy.
- b) The coverage period of the Private Car Comprehensive policy should be at least twelve (12) months for the **Eligible Individual** to qualify for the **Complimentary Road Warrior Benefit**.
- c) The inclusion of the complimentary benefit is part of our terms and conditions and cannot be excluded. However, if **Eligible Individuals** choose to purchase more than one (1) unit of the Road Warrior coverage (i.e. the Eligible Individual chooses to purchase two or more units of the Road Warrior coverage) during the purchase or renewal of the Private Car Comprehensive policy, the complimentary Road Warrior benefit will be forfeited, and the full premium for the selected coverage will be charged.

2.3.2 Smart Home Cover

- a) Policyholders who:
- purchase or renew their Smart Home Cover policy with the HouseOwner component during the Campaign Period; AND
 - own or are covered under any Active Policy from Allianz Life at the point of the Smart Home Cover policy issuance;
- shall be deemed **Eligible Individuals** and will receive a complimentary HomeFix Plan A1 coverage ("**Complimentary HomeFix Benefit**").

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- b) The coverage period of the Smart Home Cover policy should be at least twelve (12) months for the **Eligible Individual** to qualify for the **Complimentary HomeFix Benefit**.
- c) The inclusion of the complimentary benefit is part of our terms and conditions and cannot be excluded. However, if **Eligible Individuals** choose to purchase HomeFix Plan B1 or C1, the **Complimentary HomeFix Benefit** will be forfeited, and the full premium for the selected coverage will be charged.

2.3.3 Allianz Shield Plus

- a) Individuals aged forty (40) and below who
 - are covered under Allianz Shield Plus policy purchased or renewed during the Campaign Period; AND
 - own or are covered under any Active Policy from Allianz Life at the point of the Allianz Shield Plus policy issuance;

shall be deemed **Eligible Individuals** and will be entitled to an instant renewal bonus of forty percent (40%) under the Allianz Shield Plus policy ("**Renewal Bonus**") subject to the terms below:

- (i) The **Renewal Bonus** shall be in the form of an increase in the **Eligible Individual's** Principal Sum Insured under the following Allianz Shield Plus policy benefits only:
 - Benefit A (Death)
 - Benefit B (Permanent Disablement)
 - Benefit C (Double Indemnity)
 - Optional Benefit 2 (Double Indemnity in the event of Motor Vehicle Accident)
- (ii) Where the **Eligible Individuals** are renewing their Allianz Shield Plus policy, the **Renewal Bonus** entitlement shall be in addition to the existing renewal bonus entitlement under their Allianz Shield Plus policy, if any.
- (iii) As such, the maximum total Renewal Bonus entitlement for any one **Eligible Individual** under the Allianz Shield Plus policy shall not exceed one hundred percent (100%).
- (iv) The coverage period of the Allianz Shield Plus policy should be at least twelve (12) months for the **Eligible Individual** to qualify for the **Renewal Bonus**.

2.3.4 Allianz EverLink Signature / Allianz EverLink Plus

- a) Policyholders who:
- own the Allianz EverLink Signature or Allianz EverLink Plus basic policy that is issued during the Campaign Period; and
 - own or are covered under any Active Policy from Allianz General;
- shall be deemed **Eligible Individuals** and shall be entitled to a complimentary death/Total And Permanent Disability (TPD) benefit, as shown in **Table 1** below, provided that the Life Assured under such policy is aged forty-nine (49) or below:

Table 1:

| Age of Life Assured at Death or as at the commencement of Total And Permanent Disability | Death/Total And Permanent Disability Benefit Payable |
|--|--|
| 15 days old – 45 years old | RM100,000 |
| 46 years old – 50 years old | RM50,000 |

Notes:

- (i) The complimentary death/TPD benefit offered is subject to a waiting period of one (1) year starting from the effective date or reinstatement date of this benefit, excluding death due to accidental causes.
- (ii) The calculation of the Loyalty Bonus payable under the Allianz EverLink Signature will not take into account the complimentary death/TPD benefit.
- (iii) The complimentary death/TPD benefit is in addition to the basic plan's death/TPD benefit.
- (iv) If the TPD risk for the Life Assured has been declined by Allianz Life, the Life Assured will not be eligible for the complimentary TPD benefit offered.
- (v) Any exclusions on TPD benefit under the basic plan shall also apply to the complimentary TPD benefit.
- (vi) The complimentary death/TPD benefit is only payable before Life Assured attains age fifty-one (51) nearest birthday.

2.3.5 Allianz UltimateLink with HealthInsured rider

- a) Policyholders who:
- own the Allianz UltimateLink policy with the HealthInsured rider that is issued during the Campaign Period; and
 - own or are covered under any Active Policy from Allianz General;

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shall be deemed **Eligible Individuals** and shall be entitled to the following benefits provided that the Life Assured under such policy is aged seventy (70) or below:

- Additional 20% Overall Annual Limit for HealthInsured; and
- Complimentary Hospital Income Benefit of RM100 per day (subject to a maximum of thirty (30) days per Any One (1) Disability).

Notes:

- (i) In the event that the Policy Owner upgrades or downgrades his/her plan, the complimentary additional Overall Annual Limit shall be adjusted immediately according to the upgraded or downgraded plan.
- (ii) The complimentary Hospital Income Benefit is an additional benefit and does not affect the benefit under any Hospital Income Benefit rider attached to the Allianz UltimateLink policy.
- (iii) The complimentary Hospital Income Benefit is subject to a waiting period of thirty (30) days starting from the effective date or reinstatement date of this benefit.
- (iv) The complimentary Hospital Income Benefit is only payable before Life Assured attains age eighty-one (81) nearest birthday, subject to other terms and conditions being met.
- (v) Any exclusions on HealthInsured rider shall also apply to the complimentary benefits.
- (vi) The additional Overall Annual Limit offered will continue until Life Assured attains age one hundred (100) nearest birthday.
- (vii) These complimentary benefits are guaranteed throughout the Campaign Period and the subsequent three (3) years after this Campaign ends. Thereafter, these complimentary benefits are not guaranteed and are subject to review. We reserve the right to terminate these benefits by giving You a written notice of three (3) months prior to the effective date of the termination.

3. Other Terms and Conditions of the One Allianz Benefits

- 3.1 The **One Allianz Benefits** for **Private Car Comprehensive, Smart Home Cover and Allianz Shield Plus** will cease upon the respective policies expiry or termination date regardless of whether the policyholder remains an active **One Allianz** customer throughout the policy coverage period. the policy coverage period.

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- 3.2 For the complete terms and conditions of the **One Allianz Benefits** for **Allianz EverLink Signature, Allianz EverLink Plus** and **HealthInsured**, please refer to the **One Allianz Supplementary Contract** attached together with your policy documents.

4. Other Conditions of this Campaign

- 4.1 By participating in this **Campaign**, the **Eligible Individuals** hereby agree to be bound by the terms and conditions, and any decisions made by **Allianz Malaysia** in respect of this **Campaign** which shall be final and conclusive.
- 4.2 **Allianz Malaysia** reserves the right and has the absolute discretion to vary the **Campaign Period**, and the other terms and conditions of this **Campaign**, and suspend, cancel or terminate the **Campaign** with or without any prior notice or reason. For the avoidance of doubt, the **Eligible Individuals** hereby agree that they are not entitled to any form of compensation whatsoever arising from any losses or damages incurred as a direct or indirect result of the said cancellation, termination, suspension or variation by **Allianz Malaysia**.
- 4.3 **Allianz Malaysia** shall not be liable for any direct or indirect loss or damage of any kind howsoever arising, suffered by the **Eligible Individuals** or any person claiming through the **Eligible Individuals** in connection with this **Campaign**.
- 4.4 The processing of any personal data provided pursuant to this **Campaign** shall be in accordance with the Personal Data Protection Act 2010.
- 4.5 For any enquiries related to this **Campaign**, please contact **Allianz Malaysia** via Live Chat at allianz.com.my, or email at customer.service@allianz.com.my or at 1300 22 5542, Monday to Friday from 9.00am to 6.00pm. via Live Chat at allianz.com.my, or email at customer.service@allianz.com.my or at 1300 22 5542, Monday to Friday from 9.00am to 6.00pm.
- 4.6 The terms and conditions of the **Campaign** shall be governed and interpreted in accordance with the laws of Malaysia.

Terms & Conditions last updated: 15 April 2024