

Prepared for: _____ Printed Date as: _____

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the Allianz KampungKu Insurance. Be sure to also read the general terms and conditions in the policy wording (“Policy Wording”).

Financial Service Provider : Allianz General Insurance Company (Malaysia) Berhad (“Allianz”/“Us”/ “We”/ “Our”)
Product Name : Allianz KampungKu Insurance (“Policy”)

1. **What is this product about?**
 This Policy provides protection against building and/or household contents.
2. **What are the covers / benefits provided?**

What is Covered	What is Covered
Fire and Lightning cover for Building (excluding foundation) and/or Household Contents	10,000
Additional Benefits	
Emergency Relief Benefit - Fire or - Flood or - Windstorm	} any one loss and in total 1,000
Personal Accident - Accidental Death or - Permanent Disablement or - Funeral Expenses of the Insured Person or one (1) immediate family member	} any one loss and in total 1,000

Note: 1. Duration of cover is for one year. You need to renew your insurance policy annually.

3. **How much premium do I have to pay?**
 The total premium that you have to pay is RM 75.00.
4. **What are fees and charges that I have to pay?**

Type	Amount
Commissions paid to the insurance agent (if any)	15% of premium
Stamp duty*	RM10
Services Tax	6% of premium

*Stamp duty is exempted until 31/12/2025. Thereafter, RM10 stamp duty shall be payable starting from 1/1/2026.

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

- The premium due must be paid and received by Allianz from the risk inception date of the policy/renewal failing which the contract is automatically cancelled.
- The Insured shall on the happening of any loss or damage to the Property Insured give immediate notice thereof in writing to Allianz and shall at his/her own expense within thirty (30) days after the happening of such loss or damage deliver to Allianz a claim in writing with such detailed particulars and proof as may be reasonably required.
- The insurance will be cease if the building insured or containing the Property Insured becomes unoccupied and so remains for a period of more than sixty (60) days.

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

6. What are the major exclusions under this policy?

This policy does not cover certain losses such as:

- Loss by theft during or after the occurrence of a fire;
- War, Civil War and any Act of Terrorism;
- Damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear; and
- Consequential Loss.

This list is non-exhaustive. Please refer to the Policy Wording for the full list of exclusions under this Policy.

7. Can I cancel my policy?

You may cancel your policy by giving written notice to Allianz. Upon cancellation, you are entitled for a refund of the premium based on the unexpired period of insurance subject to the minimum premium to be retained by us.

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 details to ensure that all correspondences reach you in a timely manner. You may inform our authorised agent, branch office or our customer service of any change in your contact and personal details.

9. How do I make a claim?

You may visit allianz.com.my for further information. You are advised to submit your claim (if any) to Us as soon as possible.

10. Where can I get further information?

Should you require additional information about Personal Accident, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', or visit www.insuranceinfo.com.my.

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

  AllianzMalaysia

 allianz.com.my

11. Other types of cover available

Please refer to our branches and agents for other similar types of cover available.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR PERMANENT DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. 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 01/01/2021.