

Prepared for: _____ Printed Date as: _____

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up Allianz Travel Easy Insurance Policy. Be sure to also read the general terms and conditions).

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

1. What is the product about?

We provide compensation and reimbursement for the Insured Person travelling abroad or locally, for business or leisure, in the event of injuries, disability or death caused by accident, medical expenses incurred as a result of accident or illness and expenses incurred due to covered incidents under the travel inconvenience benefits of this policy. Additionally, the Insured Person can also choose to purchase the optional rider benefit which extends your coverage when you participate in the sports/activities listed in the policy.

2. What are the covers/benefits provided?

Please refer to the Allianz Travel Easy brochure for the full list of features and benefits. Broadly, this policy covers benefits under the following areas:

- (a) Personal Accident
- (b) Related Medical Expenses
- (c) Travel Inconvenience
- (d) Optional Riders

Note: Please refer to the policy contract for the full feature and benefits.

3. How much premium do I have to pay?

The total premium that you have to pay will vary depending on the choice of plan, travel destination and duration of cover.

(a) Premium for Overseas Coverage

No of Days	Asia				Worldwide			
	Adult	Senior Citizen	Child	Family	Adult	Senior Citizen	Child	Family
	(RM)							
1 – 5 days	58	141	30	156	100	209	72	370
6 – 10 days	72	174	44	206	135	262	112	471
11 – 15 days	100	221	67	295	180	342	150	616
16 – 22 days	138	281	96	413	250	441	190	772
Each additional week or part	22	44	15	58	60	92	38	200
Annual Plan	360	Not Available	250	Not Available	450	Not Available	330	Not Available

(b) Premium for Domestic Coverage

No of Days	Adult	Senior Citizen	Child	Family
		(RM)		
1 – 5 days	19	29	10	57
6 – 10 days	28	37	16	73
11 – 15 days	36	49	20	96
16 – 22 days	46	63	24	129
23 – 30 days	55	72	29	157
Annual Plan	187	Not Available	101	Not Available

(c) Premium for Overseas with Domestic Coverage

No of Days	Domestic & Asia				Domestic & Worldwide			
	Adult	Senior Citizen	Child	Family	Adult	Senior Citizen	Child	Family
	(RM)							
1 – 5 days	69	152	41	167	111	220	83	381
6 – 10 days	83	185	55	217	146	273	123	482
11 – 15 days	111	232	78	306	191	353	161	627
16 – 22 days	149	292	107	424	261	452	201	783
Each additional week or part	33	55	26	69	71	103	49	211
Annual Plan	445	Not Available	300	Not Available	535	Not Available	380	Not Available

(d) **Premium for Optional Rider**

(i) **Additional Sport - Optional Rider 1 for Overseas Coverage**

No of Days	Asia/Worldwide			
	Adult	Senior Citizen	Child	Family
	(RM)			
1 – 5 days	18	Not Available	18	54
6 – 10 days	22		22	72
11 – 15 days	31		31	99
16 – 22 days	45		45	130
Each additional week or part	9		9	22
Annual Plan	103		103	Not Available

(ii) **Additional Sport - Optional Rider 2 for Overseas Coverage**

Age	Asia/Worldwide (per trip)	
	Adult	(RM)
18 years - 40 years		450
41 years - 60 years		900

(iii) **Additional Sport - Optional Rider 1 for Domestic Coverage**

No of Days	Asia/Worldwide			
	Adult	Senior Citizen	Child	Family
	(RM)			
1 – 5 days	8	Not Available	8	25
6 – 10 days	13		13	33
11 – 15 days	16		16	46
16 – 22 days	21		21	59
23 – 30 days	25		25	67
Annual Plan	51		50	Not Available

Notes:

- (a) Overseas (Asia/Worldwide) Coverage
- Maximum period of coverage per journey/trip is two hundred (200) consecutive days for one way or return trip.
 - Maximum period of coverage per journey/trip is ninety (90) consecutive days for annual policy.
 - Maximum period of coverage per journey/trip for High Altitude Mountaineering activities is thirty (30) days.
 - Each trip must begin and end in Malaysia except for one way trip.
- (b) Domestic Coverage
- Maximum period of coverage per journey/trip is thirty (30) consecutive days for one way/return trip or annual policy.

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

Type	Amount
Commissions paid to the insurance intermediary (if any)	25% of premium
Service Tax (for Overseas with Domestic & Domestic only)	6% of premium
Stamp Duty	RM10

Note: The Service Tax ("ST") amount herein 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) Eligibility:

All Malaysians, Malaysian permanent residents, valid work permit holders, valid student pass holders or individuals otherwise legally employed in Malaysia, and his/her spouse and child/children who are legally residing in Malaysia are eligible to be covered under this policy, subject to the age limits for the relevant plans as set out below:

- Adult Plan/Adult Annual Plan if you are aged eighteen (18) years to seventy (70) years;
- Child Plan/Child Annual Plan if you are aged thirty (30) days to seventeen (17) years;
- Senior Citizen Plan if you are aged seventy-one (71) years to eighty (80) years; and
- Family Plan if you are aged eighteen (18) years to seventy (70) years, your one (1) selected legal spouse who is aged eighteen (18) years to seventy (70) years and your child/children aged thirty (30) days to twenty four (24) years.

(c) Cash before cover - The premium due must be paid and received by Allianz before cover commences. This insurance is automatically null and void if this condition is not complied with.

(d) Claims - Insured Person is to provide Allianz with a written report, providing full details of any accident, within thirty (30) days of return to Insured Person's Home.

Covid-19 related claims - The Covid-19 diagnosis must be certified by a Medical Practitioner and supported with a copy of a medical report or lab report indicating a confirmed diagnosis of Covid-19.

(e) You may opt for Automatic Renewal (for annual policy only) - In the event you opt for automatic renewal, subject to the terms and conditions of this policy and payment of premium due, this policy shall be renewed on each policy anniversary upon expiry unless the policy is terminated pursuant to item 5 under Part 2 General Condition of the policy wording.

6. What are the major exclusions under this policy?

(a) We will not pay for claims caused by or resulting from:-

- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, riot or civil commotion, lockout or threat of such incident;
- Lockdowns, quarantine, mandatory isolation, stay at home orders, changes in government alert levels or similar restrictions that apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel or (b) based on to, from, or through where the person is travelling. This exclusion applies even if the order or directive specifically designates you or your travelling companion to be quarantined or to isolate, unless otherwise stated in the Policy;
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or other government officials or authorities of any country, including any general order, directive or advice not to travel issued in connection with or arising from Covid-19;
- Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel;
- The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- Loss of or damage to hired or leased equipment(s);
- Offshore activities such as non-recreation diving, mining, oil-rigging, aerial photography or handling of explosives;
- You engaging in any naval, military, air force, law enforcement or civil defence service or operation, overseas secondment as part of your occupation (applicable for ATE Overseas coverage), manual work in connection with any trade, employment or profession during the journey/trip;
- You engaging in aviation, other than as a fare-paying passenger;
- Your direct participation in any Terrorism/Act of Terrorism;
- Loss due to currency exchanges of any and every description;
- Services rendered without our authorization and/or our intervention;
- HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) however caused and/or any mutant derivations, variations or treatment thereof however caused;
- Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- You having received a terminal prognosis;
- You travelling against medical advice, or on medical advice where the trip is made solely for the purpose of obtaining treatment;
- Your failure to obtain the required vaccinations before departure;
- Any Notifiable Diseases requiring isolation or quarantine by law, save for Covid-19 expressly referred to and covered under the following benefits;
 - ① for the Domestic Coverage: Deposit or Trip Cancellation and Travel Curtailment;
 - ② for the Overseas Coverage: Medical Expenses; Emergency Medical Evacuation; Emergency Medical Repatriation; Mortal Remains Repatriation; Follow-up Treatment; Hospital Income; Compassionate Visitation; Child Care; Despatch of Medication; Deposit or Trip Cancellation; Travel Curtailment; Additional Cost of Rental Car/Campervan Return; and Pet Hotel;
- Your suicide or attempted suicide, self-injury or willful exposure to peril (other than in an attempt to save human life), or the committing of any criminal acts;
- You being under the influence of drugs or other substance abuse unless the drug is taken in accordance with an authorized medical prescription;
- Your alcohol content in the blood and/or urine samples exceeding the limit permitted by law;
- Any costs of treatment in respect of pregnancy, childbirth, miscarriage, abortion and all related complications, except for miscarriage due to bodily injury as a direct result of an Accident;
- Pre-Existing Conditions;
- Illnesses or disorders of a psychological nature, mental and nervous disorders, including but not limited to insanity; and

- Riding/driving without a valid driving license (NOTE: this will not apply where Your license has expired but You are not disqualified from holding or obtaining such driving license under the regulations of the Malaysian Road Transport Department or any other relevant laws); and
- You travelling against the order or advice of any government or other public authority

(b) We will not pay for claims arising from you being infected with Covid-19 if your vaccination status under the MySejahtera application is not "Fully Vaccinated" prior to your journey/trip.

(c) We will not pay for claims arising from:-

- You participating in a Hazardous Activity(ies), unless such sport is covered under the Additional Sports (Optional Rider) that you have purchased;
- You engaging in, practicing for, taking part in or training in any speed contest or racing, any professional competitions or sports or any sports in which you would or could earn or receive remuneration, sponsorships, donations or any other form of financial rewards.

7. Can I cancel my policy?

(a) Where this policy is an annual policy, you may terminate this policy by giving notice to Allianz to terminate this policy and such termination shall become effective on the date when the notice is received by Allianz from you or on the date specified in such notice, whichever is the later.

In the event premium has been paid for any period beyond the date of termination of this policy, the short period rates shall apply provided that no claim has been made during the period of insurance then subsisting.

Period of Insurance	Percentage of Annual Premium to be Charged
Two (2) months or less	40%
Three (3) months	50%
Four (4) months	60%
Five (5) months	70%
Six (6) months	75%
Over six (6) months	100%

Where this policy is not an annual policy, you may terminate this policy by giving notice to us to terminate the same provided always that the period of insurance has not commenced when the date of termination of this policy is effective. Such termination shall become effective on the date the notice is received or on the date specified in such notice whichever is the later. In the event premium has been paid for any period beyond the date of termination, you shall be entitled to a refund of the premium paid for this policy.

(b) Termination by Allianz

In the event we terminate this policy by order of regulatory or government authorities, we shall give notice of termination by registered post to your last known address. Such termination shall become effective thirty (30) days following the date of such notice. In the event premium has been paid for any period beyond the date of termination of this policy, the prorated premium shall be refunded to you provided that no claims has been made during the period of insurance then subsisting and such refund is not prohibited by any law.

(c) Automatic Termination

This policy shall automatically terminate at midnight (standard Malaysian time) on the last day of the period of insurance. Notwithstanding this, coverage afforded to you under this policy shall cease to operate in the following circumstances:-

- When you are under the Child Plan and have attained the age of eighteen (18) years, or upon the expiry of the Child Annual policy; or
- When you are under the Adult Plan and have attained the age of seventy-one (71) years, or upon the expiry of the Adult Annual policy; or
- When you are under the Senior Citizen Plan and have attained the age of eighty-one (81) years; or
- When you are under the Family Plan and have attained the age of twenty-five (25) years; or
- 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 in a timely manner. You may inform our authorised agent, branch office or our customer service.

9. Where can I get further information?

Should you require additional information about this product, please refer to our website at allianz.com.my.

If you have any enquiries, please contact us at:

Ground Floor, Block 2A, Plaza Sentral
Jalan Stesen Sentral 5, Kuala Lumpur Sentral 50470
Kuala Lumpur.
Allianz Contact Centre: 1 300 22 5542
Email: customer.service@allianz.com.my
  AllianzMalaysia
 allianz.com.my

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

- (a) Allianz Shield Plus
- (b) 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 DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as 01/02/2024.