

Prepared for: _____ Printed Date as: _____

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up Allianz Travel Care 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 Care

1. What is the product about?

This Policy provides 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, travel inconvenience and travel assistance. Additionally, the Insured Person can also choose to purchase our optional rider benefit which extends your coverage when you participate in the sports/activities listed in the policy wording.

2. What are the covers/benefits provided?

Please refer to the Allianz Travel Care 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 Rider

Note: Please refer to the Policy contract for the full feature and benefits and scale of benefits.

3. How much premium do I have to pay?

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

Overseas

| No of Days | Asia | | | | Worldwide | | | |
|------------------------------|--------|----------------|--------|---------------|-----------|----------------|--------|---------------|
| | Adult | Senior Citizen | Child | Family | Adult | Senior Citizen | Child | Family |
| | (RM) | | | | | | | |
| 1 – 5 days | 50.00 | 95.00 | 25.00 | 125.00 | 60.00 | 105.00 | 40.00 | 160.00 |
| 6 – 10 days | 60.00 | 115.00 | 35.00 | 160.00 | 80.00 | 130.00 | 60.00 | 210.00 |
| 11 – 15 days | 80.00 | 150.00 | 50.00 | 215.00 | 115.00 | 175.00 | 85.00 | 300.00 |
| 16 – 22 days | 105.00 | 195.00 | 65.00 | 280.00 | 150.00 | 230.00 | 110.00 | 400.00 |
| Each additional week or part | 20.00 | 30.00 | 15.00 | 50.00 | 45.00 | 45.00 | 35.00 | 110.00 |
| Annual | 295.00 | Not Available | 155.00 | Not Available | 360.00 | Not Available | 220.00 | Not Available |

- Notes: 1. Maximum period of coverage per journey/trip is two hundred (200) consecutive days for one way or return trip.
2. Maximum period of coverage per journey/trip is ninety (90) consecutive days for annual policy.
3. Each trip must begin and end in Malaysia except for one way.

Domestic & Overseas

| No of Days | Domestic & Asia | | | | Domestic & Worldwide | | | |
|------------------------------|-----------------|----------------|--------|---------------|----------------------|----------------|--------|---------------|
| | Adult | Senior Citizen | Child | Family | Adult | Senior Citizen | Child | Family |
| | (RM) | | | | | | | |
| 1 – 5 days | 60.00 | 105.00 | 35.00 | 135.00 | 70.00 | 115.00 | 50.00 | 170.00 |
| 6 – 10 days | 70.00 | 125.00 | 45.00 | 170.00 | 90.00 | 140.00 | 70.00 | 220.00 |
| 11 – 15 days | 90.00 | 160.00 | 60.00 | 225.00 | 125.00 | 185.00 | 95.00 | 310.00 |
| 16 – 22 days | 115.00 | 205.00 | 75.00 | 290.00 | 160.00 | 240.00 | 120.00 | 410.00 |
| Each additional week or part | 30.00 | 40.00 | 25.00 | 60.00 | 55.00 | 55.00 | 45.00 | 120.00 |
| Annual | 370.00 | Not Available | 195.00 | Not Available | 435.00 | Not Available | 260.00 | Not Available |

- Notes: 1. Maximum period of coverage per journey/trip is two hundred (200) consecutive days for one way or return trip.
2. Maximum period of coverage per journey/trip is ninety (90) consecutive days for annual policy.
3. Each trip must begin and end in Malaysia except for one way.

Additional Sports – Optional Rider 1

| No of Days | Asia/Worldwide | | | |
|------------------------------|----------------|----------------|---------------|---------------|
| | Adult | Senior Citizen | Child | Family |
| | (RM) | | | |
| 1 – 5 days | 20.00 | Not Available | 20.00 | 60.00 |
| 6 – 10 days | 25.00 | | 25.00 | 80.00 |
| 11 – 15 days | 35.00 | | 35.00 | 110.00 |
| 16 – 22 days | 50.00 | | 50.00 | 145.00 |
| 23-30 days | Not Available | | Not Available | Not Available |
| Each additional week or part | 10.00 | | 10.00 | 25.00 |
| Annual | 115.00 | | 115.00 | Not Available |

Notes: 1. Maximum period of coverage per journey/trip is 200 (two hundred) days for one way or return trip.
2. Maximum period of coverage per journey/trip is 90 (ninety) days for annual policy.

Additional Sport – Optional Rider 2

| Age | Asia/Worldwide (per trip) |
|---------------------|---------------------------|
| | Adult |
| | (RM) |
| 18 years - 40 years | 500.00 |
| 41 years - 60 years | 1,000.00 |

Note: Maximum period of coverage per journey/trip for High Altitude Mountaineering activities is 30 (thirty) days.

Domestic

| No of Days | Adult | Senior Citizen | Child | Family |
|--------------|--------|----------------|-------|---------------|
| | | (RM) | | |
| 1 – 5 days | 18.00 | 28.00 | 9.00 | 47.00 |
| 6 – 10 days | 28.00 | 37.00 | 14.00 | 61.00 |
| 11 – 15 days | 37.00 | 51.00 | 18.00 | 84.00 |
| 16 – 22 days | 47.00 | 66.00 | 23.00 | 117.00 |
| 23 – 30 days | 56.00 | 75.00 | 28.00 | 146.00 |
| Annual | 180.00 | Not Available | 90.00 | Not Available |

Note: Maximum period of coverage per journey/trip is 30 (thirty) consecutive days for one way/return trip or annual policy.

Additional Sports – Optional Rider 1

| No of Days | Adult | Senior Citizen | Child | Family |
|--------------|-------|----------------|-------|---------------|
| | | (RM) | | |
| 1 – 5 days | 9.00 | Not Available | 9.00 | 28.00 |
| 6 – 10 days | 14.00 | | 14.00 | 37.00 |
| 11 – 15 days | 18.00 | | 18.00 | 51.00 |
| 16 – 22 days | 23.00 | | 23.00 | 66.00 |
| 23 – 30 days | 28.00 | | 28.00 | 75.00 |
| Annual | 56.00 | | 56.00 | Not Available |

Note: Maximum period of coverage per journey/trip is 30 (thirty) 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 |
| Stamp Duty | RM10 |
| Service Tax (for Domestic with Overseas & Domestic only) | 6% of premium |

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) Age Limit:

- **Adult Plan/Adult Annual Plan** means a plan for the Insured Person who is aged eighteen (18) and seventy (70) years, at the time of proposal.
- **Child Plan/Child Annual Plan** means a plan for the Insured Person who is aged thirty (30) days and seventeen (17) years, at the time of proposal.
- **Senior Citizen Plan** means a plan for the Insured Person who is aged seventy one (71) and eighty (80) years, at the time of proposal.
- **Family Plan** means a plan the policyholder who is aged eighteen (18) years to seventy (70) years, the policyholder's one (1) selected legal spouse who is aged eighteen (18) years to seventy (70) years and policyholder's child/children aged thirty (30) days to twenty four (24) years, at the time of proposal.

(c) **Quarantine Cover as a Result of a Notifiable Disease and Deposit or Trip Cancellation** - where these benefits are applicable under the Policy, they will not payable if the Policy is purchased and payment of premium is made:

- (i) less than two (2) weeks prior to the Insured Person's departure for his/her Journey/Trip; or
- (ii) prior to the declaration of the Notifiable Disease (for Quarantine Cover as a Result of a Notifiable Disease), or prior to the commencement or announcement of the natural disaster or other incidents covered under the Deposit or Trip Cancellation benefit (for Deposit or Trip Cancellation), as the case maybe.

(d) **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.

(e) **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.

(f) **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 6 under Part 2 General Condition of the Policy Wording.

6. What are the major exclusions under this Policy?

This Policy does not cover death or injury caused by the following events:

- (a) 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;
- (b) Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or other government officials or authorities of any country;
- (c) Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel;
- (d) The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- (e) Loss of or damage to hired or leased equipment(s);
- (f) Offshore activities such as non-recreation diving, mining, oil-rigging, aerial photography or handling of explosives;
- (g) The Insured Person engaging in any naval, military, air force, law enforcement or civil defense service or operation, manual work in connection with any trade, employment or profession during the Journey/Trip;
- (h) The Insured Person engaging in aviation, other than as a fare-paying passenger;
- (i) The Insured Person's direct participation in any Act of Terrorism;
- (j) Loss due to currency exchanges of any and every description;
- (k) Services rendered without Our authorization and/or Our intervention.
- (l) 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;
- (m) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- (n) You having received a terminal prognosis;

- (o) You travelling against medical advice, or on medical advice where the trip is made solely for the purpose of obtaining treatment;
- (p) Your failure to obtain the required vaccinations before departure;
- (q) Any Notifiable Diseases unless covered under the Notifiable Disease (Optional Rider) You purchased;
- (r) 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;
- (s) You being under the influence of drugs or other substance abuse unless the drug is taken in accordance with an authorized medical prescription;
- (t) Your alcohol content in the blood and/or urine samples exceeding the limit permitted by law;
- (u) 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;
- (v) Pre-Existing Conditions;
- (w) Illnesses or disorders of a psychological nature, mental and nervous disorders, including but not limited to insanity;
- (x) Riding/driving without a valid driving license (NOTE: this will not apply for expired license but is not disqualified from holding or obtaining such driving license under the regulations of the Malaysian Road Transport Department or any other relevant laws).

7. Can I cancel my Policy?

If You give notice to Allianz to terminate this Policy or Your coverage, such termination shall become effective on the date when the notice is received by Allianz from You 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) | 100% |

(a) 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 by any law.

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) 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:

- (i) 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
- (ii) 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
- (iii) 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 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 Personal Accident, please refer to the *insurance info* booklet on 'Personal Accident Insurance' or visit insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Allianz Customer Service Centre

Allianz Arena

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 at 01/11/2021.