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## 1. The Product

### A. What is Allianz i-Cancer Care?

Allianz i-Cancer Care is a pure protection plan which provides coverage upon a diagnosis of Early Stage Cancer and Advanced Stage Cancer. This plan has no element of savings or investment. The coverage term for this plan is 10 years.

### B. What kind of plan and coverage is right for me?

We recommend that you try out the Life Insurance Calculator by clicking [here](#) to determine how much coverage you might need to meet your family's financial needs if anything happen to you.

### C. What is the Early Stage Cancer Benefit about?

It is a benefit which is payable if you are diagnosed with early stage cancer.

### D. What is the definition of Early Stage Cancer?

The definition of Early Stage Cancer includes the following:

#### 1) Carcinoma-in-Situ (CIS)

CIS means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane.

The diagnosis of the Carcinoma in situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.

In the case of the cervix uteri, Pap smear alone is not acceptable and should be accompanied with cone biopsy or colposcopy with cervical biopsy. Clinical diagnosis or Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II and CIN III (severe dysplasia without carcinoma in situ) does not meet the required definition and are specifically excluded. Non-melanoma CIS is also specifically excluded. This coverage is available to the first occurrence of CIS only; or

#### 2) Early Prostate Cancer

Prostate Cancer that is histologically described using the TNM Classification as T1a or T1b or T1c or Prostate cancers described using another equivalent classification; or

#### 3) Early Thyroid Cancer

Thyroid Cancer that is histologically described using the TNM Classification as T1N0M0 Papillary microcarcinoma of thyroid where the tumour is less than 1cm in diameter; or

#### 4) Early Bladder Cancer

Papillary microcarcinoma of Bladder supported by histopathology report; or

#### 5) Early Chronic Lymphocytic Leukaemia

Chronic Lymphocytic Leukaemia (CLL) RAI Stage 1 or 2. CLL RAI stage 0 or lower is excluded.

### E. What is the Advanced Stage Cancer Benefit about?

It is a benefit which is payable if you are diagnosed with Advance Stage Cancer.

### F. What is the definition of Advanced Stage Cancer?

Cancer is defined as any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes leukemia, lymphoma and sarcoma.

The followings are not considered Advanced Stage Cancer:

- 1) All cancers which are histologically classified as any of the following:
  - pre-malignant;
  - non-invasive;
  - carcinoma in situ;
  - having borderline malignancy; or
  - having malignant potential;
- 2) All tumours of the prostate histologically classified as T1N0M0 (TNM classification);
- 3) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification);
- 4) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification);
- 5) Chronic Lymphocytic Leukemia less than RAI Stage 3;
- 6) All cancers in the presence of HIV; and
- 7) Any skin cancer other than malignant melanoma.

The payment of Advanced Stage Cancer Benefit shall be reduced by any prior Early Stage Cancer Benefit paid. Thereafter, the Policy shall terminate.

We shall deduct any Premium due and any Premium unpaid for the full Policy year in which Advanced Stage Cancer occurs from the Policy moneys payable under this Policy.

**G. What is the HealthCare Allowance about?**

It is a one (1) time payment given to you should you be diagnosed with cancer.

**H. Can I get a joint Policy with my spouse and child together?**

No, this plan is only for individual policies at the moment.

**I. Does this plan qualify for income tax relief?**

The insurance premium may qualify for tax relief (subject to the Malaysian Income Tax Act, 1967, as well as final decision of the Inland Revenue Board).

**J. Can I purchase more than one Allianz i-Cancer Care Plan?**

No, you are only allowed to purchase one plan per Life Assured.

**K. What will I receive upon maturity of this plan?**

There is no maturity benefit for this plan.

**L. Can I cancel my Policy if I were to change my mind?**

If you decide not to take up the Policy, you may return the Policy within fifteen (15) days, from the date of receipt of this Policy by you. The total premiums that you have paid will be refunded back to you.

**M. Can I terminate my Policy before it expires & will there be any Surrender Value?**

Yes, you may surrender your Policy before Policy expires. However, there will be no surrender value.

**N. Who shall I contact if I found an error in the Policy contract or if I made a mistake during my application?**

Please email our Customer Service at [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my) and provide the following information if available: your transaction number, reference number, Policy number and a description of the errors or mistakes.

**O. How do I use my promo code?**

Promo Code can only be used during checkout. During the "Apply Now" step, you will find a Promo Code box under the purchase plan summary. To use your Promo Code, enter it in the Promo Code box. A corresponding deduction will be applied to your total amount.

**P. When does my coverage cease?**

Your coverage under this plan shall automatically terminate:

- I. Upon Policy expiry; or
- II. If the Policy lapse; or
- III. Upon the payment of Advance Stage Cancer Benefit

**Q. How will I know if my application is successful?**

All successful transactions will be confirmed through an email with a reference number. If you have not received an email confirmation, please contact Allianz Contact Center Hotline at 1-300-22-5542 to confirm your Policy purchase.

## **2. Eligibility**

**A. What is the age limits for Allianz i-Cancer Care?**

Individuals from the age of 18 years old to age of 60 years old are eligible to purchase this plan.

**B. Can a foreigner enrol in this plan?**

All of our plans are only valid for Malaysian residents who possess a Malaysian National Registration Identity Card Number (NRIC).

**C. Will there be any medical examination?**

No, all you need to do is to select the plan you're interested in and answer a few health questions truthfully.

## **3. Payment**

**A. What are the premium payment term and coverage term?**

The premium payment and coverage term is for 10 years.

**B. How do I make premium payments?**

The premium payment methods acceptable by us are: credit and debit cards only.

**C. How do I Change my Credit/Debit Card used for premium deduction?**

The Credit Card Debit Authorisation form can be obtained from [here](#). Kindly return the form to us by post, email, fax, or by walking in to any one of our branches. Click '[here](#)' for a list of our branches and '[here](#)' for our contact details.

**D. Will there be any increase in premium during the coverage period?**

No, the premium rates are as indicated. However, Allianz Life reserves the right to revise the rates by giving 3 months written notice prior to the revision.

**E. Can I request to change my Insured Amount after Policy is issued?**

An increase in Insured Amount is only allowed provided no claims has been made, however It will be subjected to evidence of good health and our underwriting decision. Upgrading of plan is only allowed during the first 12 months from Policy Effective Date. If you would like to change your Insured Amount, kindly walk into any one of our branches. Click '[here](#)' for a list of our branches and '[here](#)' for our contact details.

**F. Can I change my premium after Policy is issued?**

No, change of premium is not allowed. However, a request for change of insured amount will result in a change of premium payable.

**G. How will I know if my payment is successful?**

All successful transactions will be confirmed through an email with a reference number. If you have not received an email confirmation, please contact Allianz Contact Center Hotline at 1-300 22-5542 to confirm your Policy purchase.

**4. Claims****a) How do I make a claim?**

The Claim Forms and processes and can be obtained from [here](#).

**b) Is there any exclusion?**

Yes, please refer to the Product Disclosure Sheet which can be obtained from [here](#) for the list of exclusions under this plan.

**c) What is the waiting period under this plan?**

- 60 days following the Issue Date or Reinstatement Date of the Policy, whichever is later for Advanced Stage Cancer.
- 120 days following the Issue Date or Reinstatement Date of the Policy, whichever is later, for Early Stage Cancer.

**d) Is there a survival period under this plan?**

Yes,

- Minimum of 7-days from the date of diagnosis for Early Stage Cancer; and
- Minimum of 30-days from the date of diagnosis for Advanced Stage Cancer.