

INCREASE THE CHANCES OF RECOVERY BY ENHANCING YOUR PROTECTION

CARCINOMA-IN-SITU BENEFIT FOR ALLIANZ POWERLINK PLAN

If you own our regular premium investment-linked insurance plan (Allianz PowerLink) with the attachment of HealthCover or HealthCover Plus, you can enhance your protection further by including our unit deducting rider – HealthCover Enhancer.

Upon first diagnosis of Carcinoma-In-Situ, the HealthCover Enhancer rider insured amount shall be payable as an accelerated benefit on HealthCover

or HealthCover Plus subject to the maximum amount of RM40,000 per life. In other words, part of your insured amount can be advanced to cover your treatment expenses.

Do remember that early detection and treatment can improve chances of recovery, and planning ahead financially can put your health back on track without being overwhelmed by medical expenses.

Scenario 1: HealthCover Enhancer attached to HealthCover

Insured amount payable before claims		Insured amount payable after claims on HealthCover Enhancer	
Allianz PowerLink	: RM 100,000	Allianz PowerLink	: RM 100,000 – RM 12,500 = RM 87,500
HealthCover	: RM 50,000	HealthCover	: RM 50,000 – RM 12,500 = RM 37,500
HealthCover Enhancer	: RM 12,500	HealthCover Enhancer	: Terminated

Scenario 2: HealthCover Enhancer attached to HealthCover Plus

Insured amount payable before claims		Insured amount payable after claims on HealthCover Enhancer	
Allianz PowerLink	: RM 100,000	Allianz PowerLink	: RM 100,000
HealthCover Plus	: RM 50,000	HealthCover Plus	: RM 50,000 – RM 12,500 = RM 37,500
HealthCover Enhancer	: RM 12,500	HealthCover Enhancer	: Terminated

Definition of Carcinoma-In-Situ

Carcinoma-In-Situ (CIS) shall mean the focal autonomous new growth of carcinomatous cells which has not yet resulted in invasion of normal tissue. "Invasion" means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of CIS must always be positively diagnosed upon the basis of a histopathology report and supported, in the case of CIS cervix by cone biopsy or colposcopy

with cervical biopsy. All premalignant or precancerous conditions are specifically excluded.

Clinical diagnosis of the Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II, and CIN III (severe dysplasia without CIS) does not meet with the required definition and are specifically excluded. CIS of the biliary system is also specifically excluded.

This factsheet is for illustration purposes only and the information included is neither comprehensive nor exhaustive. You need to refer to the Product Disclosure Sheet (PDS) and the Sales Illustration (SI) for further details. Both PDS and SI could be obtained from your servicing agent.

The renewal of HealthCover Enhancer is guaranteed. All renewals are subject to sufficient fund value in the investment account and cost of insurance for any renewal is not guaranteed. We have the right to revise the charges, benefits, terms and conditions and you will be informed in writing of the revision at least three (3) months before renewal.

You should satisfy yourself that this rider will best serve your needs and that the cost of insurance under this rider is affordable. A free look period of fifteen (15) days or such longer period as may be specified by Bank Negara Malaysia, will be given from the receipt date of the supplementary contract for you to review its suitability and should you choose to return this rider within the period, the amount to be refunded shall be the cost of insurance deducted for this rider less any expenses incurred for medical examination.

Service Tax (if applicable) will be charged at the rate of 6% on the applicable portion of your premium/fee/charges for the period of insurance coverage.

Cost of Insurance

The cost of insurance for HealthCover Enhancer is levied through deduction of units from the investment account of your policy. The amount to be deducted will depend on the amount and type of insurance cover chosen, as well as other factors such as age, sex, health status, smoker status, etc. The current cost of insurance charged for HealthCover Enhancer is illustrated in the sales illustration and you may request a copy from your servicing agent.

Exclusions

HealthCover Enhancer supplementary contract shall not cover:

- (a) any Carcinoma-In-Situ which first manifest itself prior to the hundred and twentieth (120th) day following the Issue Date or Reinstatement Date of the supplementary contract, whichever is later;
- (b) any Carcinoma-In-Situ which existed at the Issue Date or Reinstatement Date of the supplementary contract, whichever is later;
- (c) all Carcinoma-In-Situ in the presence of HIV.

Allianz Life Insurance Malaysia Berhad (104248-X)

(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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