Allianz Life Insurance Malaysia Berhad 1983010008983 (104248-X)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

HealthCover Plus Campaign
Terms and Conditions

Eligibility Criteria:

This Campaign is open to customers who purchase a new Allianz AssuredLink and/or Allianz UltimateLink policy, with HealthCover Plus rider attached (collectively, "Eligible Policy") during the campaign period and meet the following criteria ("Eligible Customers"):

a) the application is submitted between 6 October 2026 and 31 December 2026 (both dates inclusive) and Eligible Policy issued by 31 January 2027;
b) a minimum coverage of RM100,000 under the HealthCover Plus rider;
c) a minimum coverage term of 20 years under the HealthCover Plus rider;
d) the entry age of the Life Assured must be between 15 days and 45 years old;
e) the Life Assured is assessed as standard risk on critical illness coverage; and
f) premium payment via direct debit authorisation throughout the entire coverage term.

To qualify for the Complimentary Loyalty Bonus benefit, Eligible Customers shall fulfil the Eligibility Criteria above and must attach a HealthAssured rider to the Allianz AssuredLink policy together with the HealthCover Plus rider (collectively, "Complimentary Loyalty Bonus' Eligible Policy").

For the Complimentary Catch All Booster Coverage:

1. Subject to the Eligible Policy being in force, Eligible Customers will receive a one-off complimentary coverage of 35% of the insured amount under the HealthCover Plus rider, capped at RM100,000 per life, in the event that the Life Assured is admitted to the Intensive Care Unit (ICU) for 5 continuous days or more, and survives for at least 14 days from the first day of admission in the ICU. Such admission must be certified to be Medically Necessary by a registered Specialist.
2. The complimentary coverage is subject to a 60-day waiting period from the issue date or reinstatement date of the HealthCover Plus supplementary contract, whichever is later, and the Juvenile-Lien rule.
3. The complimentary coverage will cease once the Life Assured attains the age 85 (nearest birthday).
4. Th complimentary coverage will not be renewed upon the Eligible Policy's renewal.
5. If multiple Eligible Policies are purchased during the campaign period, each Eligible Policy may qualify for this benefit, subject to all applicable campaign terms and conditions.
6. All premiums (including any WealthCover rider premium and top-up premium) must be paid up to date.

For the Complimentary Loyalty Bonus:

1. Subject to the Complimentary Loyalty Bonus' Eligible Policy being in force, Eligible Customers will receive a complimentary bonus of 20% of the insured amount under the HealthCover Plus rider, capped at RM50,000 per life, in addition to the Loyalty Bonus under the Allianz AssuredLink policy.
2. The complimentary bonus will be credited into the Allianz AssuredLink's Account Value at end of the 20th policy year with 100% allocation rate if no withdrawal of the Account Value is made and all Premiums (including any WealthCover rider premium and top-up premium) are paid up to date prior to the complimentary bonus payout.
3. The complimentary bonus will be terminated in the event the medical rider is no longer attached.
4. Any reduction in the insured amount of HealthCover Plus rider shall be taken into consideration in the computation of the complimentary bonus payable.
5. If multiple Complimentary Loyalty Bonus' Eligible Policies are purchased during the campaign period, each Complimentary Loyalty Bonus' Eligible Policy may qualify for the benefit, subject to all applicable campaign terms and conditions.

Other terms and conditions apply.