PRECIOUSCOVER &
BABYCOVER

CELEBRATE YOUR JOY WITH OUR BEST MOTHER AND BABY COVERAGE

Allianz

Allianz Life Insurance Malaysia Berhad (198301008983)

MAKING SURE YOUR MOST JOYFUL MOMENT IS COVERED

When a woman finds out she is pregnant, she experiences joy, hope and undoubtedly a certain amount of anxiety. While her husband and family do their best to keep her comfortable and happy, we at Allianz look into the well-being of both mother and child through a host of pre and post-natal coverages and also child's coverage.

PRECIOUSCOVER & BABYCOVER

WELCOMING MOTHERHOOD AND YOUR PRECIOUS ONE WITH SPECIALLY DESIGNED PROTECTION PLANS

Introducing PreciousCover and BabyCover. **PreciousCover** is a plan that provides expectant mothers and their newborn with a blanket of comfort during and after the pregnancy, to help them recover as well as embrace the joys of motherhood. **BabyCover** focuses on the child's essential needs as he/ she grows up by providing coverage for Child Illnesses and Child Development Disorders.

KEY FEATURES

PreciousCover and BabyCover provide comprehensive coverage for both mother and child through:

Mental Health Coverage

Apart from physical changes, many new mothers experience emotional changes as well, and mental health can affect any expectant mother at any time. **PreciousCover** ensures that the mental well-being of the expectant mother is well taken care of with the first in the market Psychotherapy Treatment Benefit for mothers who are diagnosed with Major Depressive Disorders (MDD) or Generalised Anxiety Disorders (GAD). **PreciousCover** provides financial coverage upon diagnosis of any one of the covered mental health conditions prior to delivery or up to 1 year after delivery.[1]

No Hospitalisation Needed on Phototherapy Treatment for Neonatal Jaundice

Neonatal jaundice is a common medical condition in newborn babies, and about 75% are visibly jaundiced.[2] **PreciousCover** offers flexible coverage for phototherapy treatment for neonatal jaundice up to RM2,000 within the first 60 days of birth, without the requirement of hospitalisation.[3]

Hospitalisation Benefit for Mother's Prenatal and Postnatal Conditions

The most common prenatal and postnatal conditions include lactational mastitis, perineal tear and surgical site infection following a caesarean childbirth. More than 85% of women who undergo a vaginal birth will suffer from some degree of perineal tear, with 0.6% - 11% resulting in a third or fourth-degree tear.[4] Meanwhile, mastitis develops in 5% - 33% of women at some point during lactation[5]. **PreciousCover** provides hospitalisation benefits for all these conditions with up to RM500 coverage per day per pregnancy.[6]

Compassionate Care when the child is hospitalised in ICU/ HDU/ NICU

You can't predict what will happen to your child, but you can prepare for it. **PreciousCover** provides extra coverage for Compassionate Care when the child is hospitalised in Intensive Care Unit (ICU)/ High Dependency Unit (HDU)/ Neonatal Intensive Care Unit (NICU) to cushion the financial impact of the distress that parents face when their child is hospitalised.[7]

Child Development Disorder Benefit

The early years of a child are very important for health and development. Sometimes, unfortunate things such as child development disorders may happen. For instance, the prevalence rate of Autism Spectrum Disorder (ASD) in Malaysia was reported to be approximately 1 in 625 children aged between 18 - 36 months[8] and the estimated prevalence of Attention Deficit Hyperactivity Disorder (ADHD) ranges from 1.6% - 4.6%.[9] To help parents overcome these challenges, **BabyCover** offers an additional 20% of the rider sum assured upon diagnosis of any one of the Child Development Disorders[10], so they can focus on their child's treatment.

Accept pregnancies from assisted reproduction techniques[11]

Getting pregnant is not always easy - 40% of women who receive infertility treatments, especially IVF, are more likely to experience severe pregnancy complications.[12] Choose to protect your much-awaited pregnancy with **PreciousCover** and **BabyCover**. They are our first insurance plans that cover pregnancies from assisted reproduction techniques such as IUI (Intrauterine Insemination), ICI (Intracervical Insemination), and IVF (In-Vitro Fertilisation).

Allianz Careline[13] support for immediate medical advice

Allianz Careline is the telehealth support made accessible for **PreciousCover** and/ or **BabyCover** policyholders. It is powered by Sunway Medical Centre to provide medical advice (through their medical officer or nurse) on maternal and children's health. The telehealth support is available from Monday to Friday, 10am - 8pm (except public holidays). Call 1300 88 8822; or WhatsApp to 019 2212 398.

[1] Only 1 claim can be made for this benefit. Upon payout, this benefit shall terminate.
[2] mpaeds.my/cpg-management-neonatal-jaundice-second-edition-dec-2014
[3] The presence of neonatal jaundice must be confirmed and supported with relevant blood test results including but not limited to total serum bilirubin levels of >250 µ mol/L (micromol/litre).
[4] www1.racgp.org.au/ajgp/2018/january-february/perineal-tears-a-review
[5] adc.bmj.com/content/88/9/818
[6] Only 1 claim can be made for this benefit and subject to the maximum of 30 days. Upon payout, this benefit shall terminate.
[7] Only 1 claim can be made for this benefit and subject to the maximum of 60 days. Upon payout (including Compassionate Care), this benefit shall terminate.
[8] moh.gov.my/moh/resources/maklumat%20terkini/CPG_Mx_of_ASD_in_children_and_adolescents_draft.pdf
[9] moh.gov.my/moh/resources/Main%20Banner/2020/Draft_CPG_ADHD_for_Reviewer.pdf
[10] Prior to attaining age eighteen (18) nearest birthday, and upon our receipt and approval of the proof of Child Development Disorder.
[11] Only for singleton pregnancy without complications. Loading will be imposed in this case.
[12] webmd.com/baby/news/20190204/ivf-tied-to-higher-odds-for-pregnancy-complications
[13] This value-added service may be varied, suspended or terminated with or without any prior notice or reason.

TABLE OF BENEFITS: PRECIOUSCOVER

	Benefits	Benefit Term	Plan 15,000 Coverage Amount (RM)	Plan 30,000 Coverage Amount (RM)
	Benefits for Mother			
A	**Death Benefit** (due to childbirth or Pregnancy Complication)	Prior to delivery or up to 30 days after delivery	15,000	30,000
B	**Pregnancy Complication Benefit** 1. Abruptio Placentae 2. Amniotic Fluid Embolism 3. Eclampsia 4. Placenta Increta/ Percreta 5. Postpartum Haemorrhage Requiring Hysterectomy 6. Acute Fatty Liver of Pregnancy 7. Disseminated Intravascular Coagulation (D.I.C.)	Prior to delivery or up to 60 days after delivery	2,500 + 500 if accompanied by Gestational Diabetes Mellitus (GDM)	5,000 + 1,000 if accompanied by Gestational Diabetes Mellitus (GDM)
C	**Hospitalisation Benefit** (up to maximum of 30 days and subject to a maximum of RM500 per day per pregnancy) 1. Any of the covered Pregnancy Complications 2. Complications of lactational mastitis 3. Inpatient psychiatric treatment 4. Post-natal Anaemia 5. Puerperal Infection and Shock 6. Pulmonary embolism 7. Repair of 4th degree perineal tear 8. Septic pelvic thrombophlebitis 9. Surgical site infection following Caesarean section 10. Uterine infection or transfusion due to retained placenta following birth	Prior to delivery or up to 60 days after delivery	250 per day	500 per day
D	**Maternity Cancer Benefit**	Prior to delivery or up to 60 days after delivery	2,500	5,000
E	**Infectious Disease Benefit** Upon diagnosis of any one of the conditions below: 1. Severe Measles 2. Severe Hand Foot Mouth Disease 3. Chikungunya Fever 4. Typhoid Fever 5. Rabies; or Upon Medically Necessary Hospitalisation due to any one of the conditions below: 1. Zika Virus 2. MERS 3. Ebola 4. SARS 5. Influenza A – Avian influenza A (H7N9) & A (H5N1) 6. Nipah Virus Encephalitis 7. Japanese Encephalitis 8. Creutzfeldt-Jakob disease 9. Malaria 10. Severe Dengue Hemorrhagic Fever	Prior to delivery or up to 60 days after delivery	500	1,000

F	**Psychotherapy Treatment Benefit** (subject to a maximum of RM5,000 per pregnancy) 1. Major Depressive Disorders 2. Generalised Anxiety Disorders	Prior to delivery or up to 1 year after delivery	2,500	5,000
	Benefits for Child			
A	**Death Benefit**	Prior to birth or up to 1 year from birth	2,500	5,000
B	**ICU/ HDU/ NICU Benefit (+ Compassionate Care)** (Up to maximum of 60 days)	After birth or up to 1 year from birth	250 per day + 75 per day for Compassionate Care	500 per day + 150 per day for Compassionate Care
C	**Incubation Benefit** (Up to maximum of 30 days)	After birth or up to 60 days from birth	100 per day	200 per day
D	**Phototherapy Treatment Benefit** for Neonatal Jaundice (No Hospitalisation Required)	After birth or up to 60 days from birth	500, 1,000 or 2,000	
E	**Congenital Condition Benefit** 1. Anal Atresia 2. Atrial Septal Defect 3. Congenital Cataract 4. Congenital Deafness 5. Congenital Diaphragmatic Hernia 6. Infantile Hydrocephalus 7. Tetralogy of Fallot 8. Transposition of Great Vessel 9. Truncus Arteriosis 10. Ventricular Septal Defect 11. Coarctation of the aorta 12. Cerebral Palsy 13. Spina Bifida 14. Oesophageal Atresia 15. Trachea-oesophageal fistula 16. Cleft Lip and/ or Cleft Palate 17. Down's Syndrome 18. Retinopathy of Prematurity 19. Absence of Two Limbs	After birth or up to age 5	10,000	20,000
F	**Infectious Disease Benefit** Upon diagnosis of any one of the conditions below: 1. Severe Measles 2. Severe Hand Foot Mouth Disease 3. Chikungunya Fever 4. Typhoid Fever 5. Rabies; or Upon Medically Necessary Hospitalisation due to any one of the conditions below: 1. Zika Virus 2. MERS 3. Ebola 4. SARS 5. Influenza A – Avian influenza A (H7N9) & A (H5N1) 6. Nipah Virus Encephalitis 7. Japanese Encephalitis 8. Creutzfeldt-Jakob disease 9. Malaria 10. Severe Dengue Hemorrhagic Fever	After birth or up to age 5	500	1,000

TABLE OF BENEFITS: BABYCOVER

	Benefits	Benefit Term	Coverage
	Benefits for Child		
A	**Child Illness Benefit**[1] 1. Severe Asthma 2. Leukaemia 3. Insulin-Dependent Diabetes Mellitus 4. Rheumatic Fever with Valvular Impairment 5. Kawasaki Disease with Heart Complications 6. Severe Juvenile Rheumatoid Arthritis 7. Glomerulonephritis with Nephrotic Syndrome 8. Severe Epilepsy 9. Intellectual Impairment due to Illnesses or Accident 10. Severe Haemophilia	Up to 18 years from birth	100% of the Rider Sum Assured Min. RM10,000 Max. RM150,000
B	**Child Development Disorder Benefit**[2] 1. Autism Spectrum Disorder – Level 2 Severity 2. Severe Attention Deficit Hyperactivity Disorder	Up to 18 years from birth	Additional 20% of the Rider Sum Assured

[1] If the Life Assured is diagnosed with any one (1) of the Child Illnesses specified prior to the expiry of the Rider, one hundred percent (100%) of the Rider Insured Amount shall be payable. Thereafter, this Rider's Supplementary Contract shall terminate.

[2] If the Life Assured is diagnosed with any one (1) of the Child Development Disorders specified prior to the expiry of the Rider, twenty percent (20%) of the Rider Insured Amount shall be payable. This Benefit is paid on top of Rider Insured Amount. Upon payment of Child Development Disorder Benefit, this benefit shall terminate.

UNDERWRITING

PreciousCover

	Minimum Entry Age (Age Nearest Birthday)	Maximum Entry Age (Age Nearest Birthday)
Unborn Child (Life Assured)	13 weeks into pregnancy	36 weeks into pregnancy
Mother (Applicant)	16 years old	45 years old
Maximum Expiry Age	On the policy anniversary the Life Assured attaining age 5 nearest birthday	

BabyCover

	Minimum Entry Age (Age Nearest Birthday)	Maximum Entry Age (Age Nearest Birthday)
Life Assured	Preborn – 13 weeks into pregnancy Baby – 15 days old	Preborn – 36 weeks into pregnancy Baby/ Child – 15 years old
Applicant	16 years old	100 years old
Maximum Expiry Age	On the policy anniversary the Life Assured attaining age 18 nearest birthday	

COST OF INSURANCE

The Cost of Insurance for PreciousCover and BabyCover are levied through deduction of units from investment account of your policy. The amount to be charged will depend on the amount and type of insurance coverage chosen, as well as other factors such as age, sex, health status, etc.

Upon termination of PreciousCover or death of the Life Assured in the following circumstances, we reserve the right to collect any Cost of Insurance due and owing to Us as stipulated below:

- Prior to birth or up to 60 days after birth - 50% of first year PreciousCover's Cost of Insurance;
- Subsequent to 60 days after birth, 100% of first year PreciousCover's Cost of Insurance.

Additional payment may be required.

The current Cost of Insurance charged for PreciousCover and BabyCover are illustrated in the Sales Illustration which you may request a copy from your servicing agent.

EXCLUSIONS

PreciousCover shall not cover any benefits arising from or accelerated, directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

1. any condition or surgery other than the diagnosis of condition or surgery for a condition as defined in the Supplementary Contract;
2. the signs or symptoms of the Maternity Cancer has manifested prior to or within the thirty (30) days from the Issue Date of the Supplementary Contract;
3. the condition arises directly or indirectly from a Pre-Existing Condition as defined, and which has existed prior to the Issue Date of the Supplementary Contract;
4. any condition or surgery, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Life Assured or You to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of this Supplementary Contract,
   (a) the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
   (b) an infection shall be deemed to have occurred where in Our opinion, the blood or other relevant test(s) indicate either the presence of any Human Immunodeficiency Virus (HIV) or Antibodies to such a Virus;
5. any condition or surgery resulting directly or indirectly from alcohol or drug abuse;
6. suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
7. war or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;
8. any Death of the Unborn Child resulting from an abortion;
9. any termination of pregnancy if You opt for elective termination of pregnancy other than the conditions specified under Pregnancy Complication Benefit;
10. any pregnancy conceived through artificial insemination and/ or assisted conceptions, such as in-vitro fertilisation (IVF), Intrauterine Insemination (IUI) and Intracervical Insemination (ICI), with two (2) or more unborn children, unless specifically disclosed and accepted by Us;
11. any pregnancy with three (3) or more unborn children;
12. Experimental Treatments which security and reliability have not been recognised by the medical authority (Ministry of Health) in Malaysia;
13. You did not survive for at least thirty (30) days after the diagnosis of Maternity Cancer; or
14. the Life Assured did not survive for at least thirty (30) days from birth after diagnosis of Congenital Condition.

BabyCover shall not cover:

1. any illness or surgery other than diagnosis of or surgery for a Child Illness or Child Development Disorder as defined in the Supplementary Contract;
2. the signs or symptoms of the Child Illness has manifested prior to or within sixty (60) days from the Issue Date or the Life Assured's date of birth or Reinstatement Date of the Supplementary Contract, whichever is later; or
3. the Child Illness or Child Development Disorder arises directly or indirectly from a Pre-Existing Condition as defined, and which has existed prior to the Issue Date or Reinstatement Date of the Supplementary Contract, whichever is later;
4. the Child Illness, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of the Supplementary Contract,
   (a) the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
   (b) an infection shall be deemed to have occurred where in Our opinion, the blood or other relevant test(s) indicate either the presence of any Human Immunodeficiency Virus (HIV) or Antibodies to such a Virus;
5. any Child Illness which is due to self-inflicted injuries while sane or insane; or
6. any Child Illness resulting directly or indirectly from alcohol or drug abuse.

Note: These lists are non-exhaustive. Please refer to the Supplementary Contract for the complete terms and conditions under these Riders.

IMPORTANT NOTES

1. This brochure 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) of both riders for further details. Both PDS and SI can be obtained from your servicing agent.
2. The Cost of Insurance is not guaranteed and We reserve the right to revise the Cost of Insurance by giving the policyholder three months' written notice prior to the next policy anniversary. The adjustment in Cost of Insurance, if any, will aim to reflect Our claim experience. The Cost of Insurance may also be revised under other justified circumstances. Such changes, if any, shall be applicable to all Policy Owners irrespective of their claim experience.
3. You should satisfy yourself that this rider(s) would best serve your needs, and that the cost of insurance for this rider(s) 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(s) within that period, the amount to be refunded shall be the cost of insurance deducted for this rider(s) less any expenses incurred for medical examination.
4. 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.

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

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