



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

## Product Disclosure Sheet

(Read this Product Disclosure Sheet before You decide to take up Allianz Kasih4All. Be sure to also read the general terms and conditions)

**Financial Service Provider** : Allianz Life Insurance Malaysia Berhad ("Us"/"We"/"Our")  
**Product Name** : Allianz Kasih4All

### 1. What is this product about?

This is a yearly renewable non-participating term plan that offers insurance protection upon death due to non-accidental or accidental causes up to the Life Assured attaining seventy-one (71) years old nearest birthday. It pays a lump sum amount upon death due to non-accidental or accidental causes of the Life Assured during the term of the Policy.

### 2. What are the plans/benefits provided?

(i) There are 2 plans available:

Benefits	Plan 1 (RM)	Plan 2 (RM)
Death due to non-accidental causes <sup>1</sup>	10,000	20,000
Death due to accidental causes	15,000	30,000

<sup>1</sup> If death due to non-accidental causes occurs during the first six (6) months from the Issue Date of the Policy, the benefit payable shall be limited to the Premium paid under the Policy only.

(ii) The coverage term for this plan is up to the Policy Anniversary when the Life Assured attains seventy-one (71) years old nearest birthday or upon termination, whichever occurs first.

### 3. How much Premium do I have to pay?

(i) The annual Premium that You have to pay shall depend on the Life Assured's attained age (nearest birthday) and the plan chosen.

Attained Age	Plan 1 (RM)	Plan 2 (RM)
16 – 40	35	55
41 – 50	70	130
51 – 60	150	280
61 – 70 <sup>2</sup>	380	750

<sup>2</sup> Only for renewal.

Premium rate is not guaranteed and We reserve the right to revise the Premium rate applicable at the time of Renewal. We will notify You of the new Premium rate by giving You at least three (3) months' written notice prior to the next Policy Anniversary.

Please add the applicable government tax if the Policy Owner is a business organization or where the Policy is absolutely assigned to a business organization. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia.

(ii) The Premium payment term for this plan is throughout the coverage term up to the Policy Anniversary when the Life Assured attains seventy (70) years old nearest birthday.

### 4. What are the fees and charges that I have to pay?

The commission chargeable is 10% from Your Premium. The amount of commission chargeable will be as follows:

Attained Age	Plan 1 (RM)	Plan 2 (RM)
16 – 40	3.50	5.50

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

41 – 50	7.00	13.00
51 – 60	15.00	28.00
61 – 70 <sup>3</sup>	38.00	75.00

<sup>3</sup> Commission chargeable based on renewal Premium.

#### 5. What are some of the key terms and conditions that I should be aware of?

- (i) Importance of disclosure - You must disclose all material facts and state Your age correctly. You should also provide sufficient and accurate information to enable Us to advise You on the suitability of the Policy, taking into consideration the appropriateness of the Policy to Your needs and circumstances.
- (ii) Free-look period - You may cancel Your Policy by returning it within fifteen (15) days from the date of receipt of the Policy by You. The Premiums that You have paid will be refunded to You without interest. If You cancel the Policy after 15 days from the date of receipt of Your Policy, Your Policy will be terminated on the next Due Date without any refund of Premium paid. This product is not a savings plan and therefore does not have any cash value upon surrender or termination of Policy.
- (iii) Grace Period - You are allowed a Grace Period of thirty-one (31) days from the Due Date to pay Your Premium, during which period the Policy shall remain in force. After the end of Grace Period, if the Premium remains unpaid, the Policy will lapse and the insurance coverage shall terminate.
- (iv) Reinstatement - You may, upon obtaining Our written consent, reinstate Your Policy any time within ninety (90) days from the date of lapsation of the Policy pursuant to Section 5(iii) above. You may refer to the Policy Contract for the terms and conditions of reinstatement.

**Note: This list is non-exhaustive. Please refer to the Policy Contract for the complete terms and conditions under this plan.**

#### 6. What are the major exclusions or exceptions under this plan?

- (i) This plan shall not cover suicide of the Life Assured, whether sane or insane, within twelve (12) months from the Issue Date or Reinstatement Date of the Policy, whichever is later. If death is due to suicide within twelve (12) months from the Issue Date or Reinstatement Date of the Policy, the Policy shall be terminated and We shall refund the Premium paid without interest.
- (ii) If the Life Assured dies as a result of the following occurrences, whether directly or indirectly, wholly or partly, We shall treat it as if the death happens due to non-accidental causes and pay the death due to non-accidental causes benefit:
  - a) Assault or murder of the Life Assured as a result of violation or attempted violation of the law by the Life Assured;
  - b) Resistance to lawful arrest by the Life Assured;
  - c) Attempted suicide, self-inflicted Bodily Injuries or disorderly conduct on the part of the Life Assured;
  - d) The Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
  - e) Accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material;
  - f) War, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;

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

- g) The Life Assured participating or being involved directly or indirectly, in any riot, strike, civil commotion or terrorist activity;
- h) Bodily Injury sustained while the Life Assured is under the influence of alcohol, narcotics or drugs unless taken as prescribed by a Doctor;
- i) Any activities of a military nature whilst being engaged in military services;
- j) Food poisoning or bacterial infection (except for pus producing bacterial infection arising from an accidental cut or wound);
- k) The intentional or negligent inhalation or consumption of poison, gases or noxious fumes;
- l) Medical or surgical treatment necessitated by an Accident arising from the acts and events excluded under items (a) to (k) stated above;
- m) Medical or surgical treatment not necessitated by any Accident; or
- n) The Life Assured engaging or taking part in:
  - i. making an arrest as an officer of the law;
  - ii. serving in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
  - iii. activities which include but are not limited to racing on wheels or on horse, any underwater activities, rock climbing or mountaineering, pot-holing, parachuting, skydiving, hang-gliding, gliding, para-gliding, ballooning, micro-lighting, bungee-jumping, winter sports, hunting on horse-back or driving or riding in any kind of race or brawling and forms of professional sports; or
  - iv. entering, exiting, operating, servicing, or being transported by any aerial device or conveyance (except when the Life Assured is a passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or when the Life Assured is a licensed pilot or a member of a crew carrying out his/her duty according to his/her employment with that particular commercial airline).

**Note: This list is non-exhaustive. Please refer to the Policy Contract for the complete terms and conditions under this plan.**

#### **7. Can I cancel my Policy?**

You may cancel Your Policy by giving Us a written notice. Buying a life policy is a long-term financial commitment. This product is not a savings plan and therefore does not have any cash value upon surrender or termination of Policy.

#### **8. What do I need to do if there are changes to my contact details?**

It is important that You inform Us of any change in Your contact details including Your address or the address of Your nominee and/or trustee to ensure that all correspondences reach You or Your nominee and/or trustee in a timely manner.

#### **9. How do I make a claim?**

The proof of the Life Assured's age is required prior to payment of any benefit under the Policy issued pursuant to this application unless the age had been previously verified and confirmed by Us to be correct. You may visit [www.allianz.com.my](http://www.allianz.com.my) for the claims guide. You are advised to submit Your claim (if any) to Us as soon as possible.

#### **10. Where can I get further information?**

Should You require additional information, please visit [www.mycoverage.my/en/life\\_insurance\\_explained/](http://www.mycoverage.my/en/life_insurance_explained/).

If You have any enquiries, please contact Us at:



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

Allianz Life Insurance Malaysia Berhad (1983010008983)  
(licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)  
Allianz Customer Service Centre  
Allianz Arena  
Ground Floor, Block 2A  
Plaza Sentral, Jalan Stesen Sentral 5  
Kuala Lumpur Sentral  
50470 Kuala Lumpur  
Customer Contact Centre: 1 300 22 5542  
Email: [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)

#### 11. Other similar types of cover available?

Please contact Us if You wish to know any other similar types of cover that We offer.

#### IMPORTANT NOTE:

**BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

**The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).**

#### Other Important Notice:

1. You should satisfy Yourself that the Policy would best serve Your needs and that the Premium payable under the Policy is affordable.
2. If You as the Policy Owner are also the Life Assured of the Policy, it is advisable for You to nominate a nominee for Your Policy and ensure the nominee is aware of the Policy that You have purchased. Failure to make a nomination may cause a delay in paying the policy moneys to Your beneficiary.
3. You may change the ownership of the Policy by way of an assignment by giving Us a written notice, subject to Our Approval and in accordance with the guidelines issued by Us from time to time and by giving Us a written notice. The change of ownership of the Policy shall be effective only after We receive the written notice from You.
4. Insurance protection shall only be provided effective from the Issue Date or Reinstatement Date of the Policy, whichever is later.
5. You are advised to keep the receipt as proof of payment of Premiums.
6. The standard time frame required for Us to issue a Policy will be six (6) working days from the submission date of the application form subject to full documentation received and We are satisfied that no further investigation is necessary.
7. It may not be advantageous to replace an existing life insurance policy with a new one. If You intend to do so, We recommend that You consult Your present insurer before making a final decision.
8. This plan may qualify for tax relief subject to the Inland Revenue Board's approval.



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

9. This Product Disclosure Sheet is not a contract of insurance. The descriptions of the available coverage are only a brief summary for quick and easy reference. The comprehensive terms and conditions that apply are stated in the Policy Contract.
  
10. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under the Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable Premiums and other charges. All provisions in the Policy on payment of Premiums and default hereof shall apply equally to the Applicable Tax.

This information provided in this Product Disclosure Sheet is valid as at the Issue Date of the Policy.