



Affordable life insurance plan for Malaysians

Everyone deserves protection. Keep your loved ones and yourself covered in times of need, while remaining free from financial worries.



Guaranteed issuance offer,
hassle-free enrolment with no
health declaration needed



Death coverage and hospital
cash benefit for Hospitalisation
due to Dengue Fever and
COVID-19 Infection



Starting Premium is at **RM80
per year**, as low as **22 cents***
a day, regardless of age

*Subject to terms and conditions

Allianz Life Insurance Malaysia Berhad (198301008983)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Benefit and Premium Tables

Benefit Amount (RM)⁵

Benefits	Benefit Amount (RM) ⁵		
	Plan 1 (Entry Age 18 - 40)	Plan 2 (Entry Age 41 - 50)	Plan 3 (Entry Age 51 - 60)
A. Death / Total and Permanent Disability (TPD) Benefit ¹	8,000	5,000	3,000
B. Additional Benefit for:			
• Accidental Death; or			
• Accidental TPD; or	25,000	15,000	10,000
• Death due to Dengue Fever ² ; or			
• Death due to COVID-19 Infection ^{2,3}			
C. Hospital Cash Benefit for Hospitalisation due to:			
• Accident ⁴ ; or	70/day	60/day	50/day
• Dengue Fever ^{2,4} ; or			
• COVID-19 Infection ^{2,3,4}			

- If the death or TPD (other than those listed in part B) occurs during the first six (6) months from the Issue Date of the Policy or effective change of plan date, as the case may be, is applicable, the benefit amount payable shall be limited to the Premium paid. If death due to Dengue Fever or COVID-19 Infection occurs during the Waiting Period, the benefit amount payable shall be limited to the Premium paid and no further benefit under part B will be payable.
- Waiting Period of fourteen (14) days from the Issue Date or Reinstatement Date of the Policy or effective change of plan date, as the case may be, is applicable.
- We reserve the right to remove or replace this benefit by giving You at least three (3) months' prior written notice and any changes will take effect on the next Policy Anniversary.
- Subject to a limit of ten (10) days in total per Policy Year for Hospital Cash Benefit for Hospitalisation due to Accident, Dengue Fever and COVID-19 Infection.
- Each plan is strictly reserved for its age bracket at entry stage. E.g. If Your age is 49, You may only apply for Plan 2.

Note:

The total benefits payable against Death, Accidental Death, TPD, Accidental TPD and Death due to Dengue Fever or COVID-19 Infection stated above under all certificates of insurance of POS LifeCare and/or policies of A-Z Protect issued by Us on one (1) life shall not exceed one hundred thousand Ringgit Malaysia (RM100,000.00). In the event the aforesaid benefits are not payable due to the total aggregate benefits payable in all certificates of insurance of POS LifeCare and/or policies of A-Z Protect exceeding one hundred thousand Ringgit Malaysia (RM100,000.00) per life, the Premium that You have paid for the Policy will be refunded to You. Subsequently, the Policy shall terminate.

The coverage term for this plan is up to the Policy Anniversary when You attain seventy-one (71) years old (age nearest birthday) or termination of the Policy, whichever occurs first.

Annual Premium (RM)

Attained Age (Nearest Birthday)	Plan 1	Plan 2	Plan 3
18 - 40	80	-	-
41 - 50	120*	80	-
51 - 60	180*	120*	80
61 - 70	360*	240*	160*

*The rates are for renewal only.

The renewal Premiums are not guaranteed and will increase according to Your age at renewal. We reserve the right to revise the Premium by giving You at least three (3) months' prior written notice.

For more details on the product (including terms and conditions, claims process, etc.), please visit allianz.com.my or contact Allianz at 1 300 22 5542.

Underwritten by:

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Note:

- This flyer is not an insurance contract. The explanation of the coverage provided is only a brief description for quick reference. All detailed benefits, terms, conditions and exclusions are contained in the policy contract.
- For more information, please visit the nearest Allianz branch.

