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1. Allianz i-EssentialCover

A. What is Allianz i-EssentialCover?

Allianz i-EssentialCover is a pure protection plan which pays a lump sum benefit if you die or suffer from total and permanent disability during the term of the policy. This plan has no element of savings or investment. The coverage term for this plan is 10 years.

B. What kind of plan and coverage is right for me?

We recommend that you try out the Life Insurance Calculator by clicking [here](#) to determine how much coverage you might need to meet your family's financial needs if anything were to happen to you.

C. Can I get a joint policy with my spouse and child together?

No, this plan is only for individual policies at the moment.

D. Does this plan qualify for income tax relief?

The insurance premium may be used for tax relief for life insurance, as per current tax regulation subject to Inland Revenue Board's approval.

E. Can I purchase more than one Allianz i-EssentialCover?

No, you are only allowed to purchase one plan per Life Assured.

F. What will I receive upon maturity of this plan?

There is no maturity benefit for this plan.

G. Can I cancel my Policy if I were to change my mind?

If you decide not to take up the policy, you may return the policy within fifteen (15) days, from the date of receipt of this policy by you. The total premiums that you have paid will be refunded back to you.

H. Can I terminate my policy before it expires & will there be any Surrender Value?

Yes, you may surrender your policy before policy expiry however, there is no surrender value.

I. Who shall I contact if I found an error in the policy contract or if I made a mistake during my application?

Please email our Customer Service at customer.service@allianz.com.my and provide the following information if available: your transaction number, reference number, policy number and a description of the errors or mistakes.

J. How do I use my promo code?

Promo codes can only be used during checkout. During the "apply now" step, you will find a Promo code box under the purchase plan summary. To use your promo code, enter it in the promo code box. A corresponding deduction will be applied to your total amount.

K. When does my coverage cease?

Your coverage under this plan shall automatically terminate:

- I. Upon policy expiry; or
- II. If the Policy lapse; or
- III. Upon the payment of benefit

L. How will I know if my application is successful?

All successful transactions will be confirmed through an email with a reference number. If you have not received an email confirmation, please contact Allianz Contact Center Hotline at 1-300-22-5542 to confirm if your policy has been purchased.

2. Eligibility

A. What are the age limits for Allianz i-EssentialCover?

Individuals above the age of 18 and age 55 and below are eligible to this purchase plan.

B. Can a foreigner enrol in this plan?

All of our plans are only valid for Malaysian residents who possess a Malaysian National Registration Identity Card Number (NRIC).

C. Will there be any medical examination?

No, all you need to do is to select the plan you're interested in and answer a few health questions truthfully.

3. Payment

A. What are the premium payment term and coverage term?

The premium payment and coverage term are for 10 years.

B. How do I make premium payments?

The premium payment methods acceptable by us are: credit and debit cards only.

C. How do I Change my Credit/Debit Card used for premium deduction?

The change Credit Card Debit Authorisation form can be obtained from [here](#). Kindly return the form to us by post, email, fax, or by walking in to any one of our branches. Click '[here](#)' for a list of our branches and '[here](#)' for our contact details.

D. Will there be any increase in premium during the coverage period?

No, the premium charges are fixed.

E. Can I request to change my Insured Amount after my policy is issued?

An increase in Insured Amount is only allowed in the first 13th months from policy inception, however It will be subjected to evidence of health and our underwriting decision. If you would like to change your Insured Amount, kindly walk into any one of our branches. The list of our branches can be obtained from [here](#).

F. Can I change my premium after policy is issued?

You are unable to make any changes to the premium amount. However, a request for change of insured amount (increase or decrease) will result in a change of premium payable.

G. How will I know if my payment is successful?

All successful transactions will be confirmed through an email with a reference number. If you have not received an email confirmation, please contact Allianz Contact Center Hotline at 1-300-22-5542 to confirm if your policy has been purchased.

4. Claims

A. How do I make a claim?

The claim forms and processes and be obtained from [here](#).

B. Is there any exclusion?

Yes, please refer to the Product Disclosure Sheet which can be obtained from [here](#) for the list of exclusions under this plan.

C. What is the waiting period under this plan?

There is no waiting period for this plan