

## Product Disclosure Sheet – Allianz Kasih Hayat

(Please read this Product Disclosure Sheet before you decide to take up Allianz Kasih Hayat. Be sure to also read the general terms and conditions.)

Financial Service Provider : Allianz Life Insurance Malaysia Berhad  
Product Name : Allianz Kasih Hayat

### 1) What is this product about?

This is a yearly renewable non-participating term plan that offers insurance protection upon death up to the Life Assured attaining 71 years old nearest birthday. It pays a lump sum amount upon death of the Life Assured during the term of the policy.

### 2) What are the plans/benefits?

There are 2 plans available:

Benefit	Plan1	Plan2
Death	RM10,000	RM20,000

### 3) How much premium do I have to pay?

The premium that you have to pay shall depend on the Life Assured's attained age (nearest birthday) and the plan chosen.

**Annual Premium Table**

Age Band	Plan 1 (RM)	Plan2 (RM)
18 - 40	38	58
41 - 50	76	132
51 - 60	175	332
61 - 70	427	834

Premium 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

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

The maximum commission to the intermediary which is chargeable from your Premium is 10%.

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

- Importance of disclosure** - You must disclose all material facts (such as medical conditions) and state the age of the Life Assured correctly.
- Free-look period** - You may cancel your policy by returning it within fifteen (15) days or such longer period as may be specified by Bank Negara Malaysia, from the date of receipt of this policy by you. The Premiums that you have paid (less any expenses incurred for medical examination) will be refunded to you.
- Grace period** - You are allowed a grace period of thirty-one (31) days from the premium due date to pay your premium, during which period your policy shall remain in force.

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

### 6) What are the exclusions under this plan?

This plan shall not cover death due to suicide within twelve (12) months from the issue date or any reinstatement date of the policy, whichever is later. If death is due to suicide within twelve (12) months, this policy shall become void and we shall refund the premium paid without interest under this policy.

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**7) Can I cancel my Policy?**

You may cancel your policy by giving a written notice to us. Buying a life policy is a long term financial commitment. There is no cash surrender value upon cancellation of this 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 that 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 detailed claims guide. You are advised to submit your claim (if any) to us as soon as possible.

**10) Do I need to nominate a nominee?**

It is advisable to appoint at least one nominee and keep the nominee informed of the appointment in order to facilitate the payment of policy moneys payable upon death of the Life Assured. Failure to make a nomination may delay the payment of the policy moneys become payable.

**11) Where can I get further information?**

Should you require additional information, please refer to the relevant insurance info booklet available at all our branches or you can visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

Allianz Life Insurance Malaysia Berhad (104248-X)

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

Customer Service,

Allianz Arena

Ground Floor, Block 2A

Plaza Sentral, Jalan Stesen Sentral 5

Kuala Lumpur Sentral

50470 Kuala Lumpur

Allianz Contact Center: 1-300-88-1028

Fax No.: +603-2264 8499

Email: [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)

**12) Other similar types of cover available.**

Please contact us if you wish to know if there are any other similar types of cover available from us.

**Product Disclosure Sheet – Allianz Kasih Hayat****IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

## Other Important Notice:

1. You should satisfy Yourself that this plan would best serve Your needs and that the premium payable under this policy is affordable.
2. 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 will cause a delay in paying the Policy moneys to Your beneficiary.
3. Insurance protection shall only be provided effective from the Policy Date or Commencement Date, whichever is later.
4. You are advised to keep the receipt as proof of payment of premiums.
5. 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 with payment and We are satisfied that no further investigation is necessary.
6. It may not be advantageous to replace an existing life insurance Policy with a new one. If You intended to do so, We recommend that You consult Your present insurer before making a final decision.
7. This plan may qualify for tax relief subject to Inland Revenue Board's approval.
8. 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 precise Terms & Conditions that apply are stated in the policy contract.
9. Following the implementation of Goods and Services Tax (GST) on 1st April 2015, we will issue an invoice to bill you the GST at 6% or at the prevailing rate on the applicable portion of your insurance premium/charges for the applicable period of insurance coverage in accordance to the statutory requirement of GST.

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