

Prepared for: _____ Printed Date as: _____

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up Allianz Care Individual Insurance Policy. Be sure to also read the general terms and conditions.)

Financial Service Provider : Allianz General Insurance Company (Malaysia) Berhad (“Allianz”/“Us”/“We”/“Our”)
Product Name : Allianz Care Individual

1. What is the product about?

This Policy provides for hospitalization and surgical expenses incurred due to illnesses covered under the policy.

2. What are the covers/benefits provided?

This policy covers:

- (a) Hospital room and board from RM 110 per day up to RM 400 per day
- (b) Surgical expenses
- (c) Outpatient cancer treatment and outpatient kidney dialysis
- (d) Overall Annual Limit from RM 35,000 up to RM 125,000 depending on plan

Note: Please refer to the full feature and benefits and scale of benefits in the policy contract.

Duration of cover is for one (1) year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the choice of plan required and underwriting requirements:

Annual Premium for Non Cashless Plan

Age Band	Plan 1	Plan 2	Plan 3	Plan 4
30 days – 5 years	821.00	682.00	581.00	421.00
6 years – 21 years	526.00	435.00	403.00	290.00
22 years – 29 years	702.00	581.00	536.00	387.00
30 years – 39 years	993.00	821.00	710.00	513.00
40 years – 49 years	1,275.00	1,057.00	916.00	663.00
50 years – 54 years	1,856.00	1,537.00	1,333.00	932.00
55 years – 59 years	2,260.00	1,872.00	1,619.00	1,170.00
60 years – 64 years	2,973.00	2,463.00	2,092.00	1,511.00
65 years – 69 years	3,743.00	3,098.00	2,959.00	2,137.00
70 years - 74 years	5,475.00	4,531.00	3,915.00	2,827.00
75 years - 79 years	7,121.00	5,893.00	5,092.00	3,677.00

Annual Premium for Cashless Plan

Age Band	Plan 1	Plan 2	Plan 3	Plan 4
30 days – 5 years	1,269.00	1,060.00	909.00	670.00
6 years – 21 years	717.00	601.00	562.00	419.00
22 years – 29 years	940.00	786.00	733.00	543.00
30 years – 39 years	1,376.00	1,147.00	1,000.00	734.00
40 years – 49 years	1,946.00	1,620.00	1,409.00	1,031.00
50 years – 54 years	2,814.00	2,338.00	2,030.00	1,478.00
55 years – 59 years	3,416.00	2,837.00	2,463.00	1,788.00
60 years – 64 years	4,483.00	3,721.00	3,166.00	2,298.00
65 years – 69 years	5,635.00	4,674.00	4,467.00	3,235.00
70 years - 74 years	7,460.00	6,197.00	5,385.00	3,922.00
75 years - 79 years	9,695.00	8,051.00	6,996.00	5,093.00

* Premiums are inclusive of MCO Fees of RM 28 per person.

Notes:

- (a) Premium rates are not guaranteed. Factors contributing to the increase in premiums rates are plan specific, medical inflation, age band, location of work and underwriting requirement. However, past experiencedoesnotnecessarilereflectfuturetrends.AllianzwillnotifytheInsuredPersoninwritingatleast thirty(30)days before the Policy anniversary effecting such revision of the premium rate.

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

Type	Amount
Commissions paid to the insurance intermediary (if any)	15% of premium
Stamp Duty	RM 10
MCO Fees (subject to 6% Service Tax)	RM 28 per person per annum (included in premium for cashless plan)

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

(a) Duty of Disclosure

• **Consumer Insurance Contract**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for **purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form and/or all the questions required by Allianz fully and accurately and disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

• **Non-consumer Insurance Contract**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for **purposes related to your trade, business or profession**, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

This duty of disclosure for Consumer and Non-consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us, any of the information given is inaccurate or has changed.

- (b) Cooling-off period – You may cancel your policy by returning the policy within fifteen (15) days after you have received the policy. The premium that you have paid (less any medical fee incurred) will be refunded to you
- (c) Waiting period – The eligibility for the benefits under the policy will only start thirty (30) days after the effective date of the policy except for accidental injuries
- (d) Unless renewed, the coverage will cease on expiry date and Allianz shall strictly not be liable for any expenses that take place after the expiry date
- (e) Deductible amount – You will have to pay RM100 applicable for each hospital admission/day care surgery
- (f) Room and board co-payment – If you are hospitalized at a room and board which is higher than your eligible benefits, you shall bear 20% of the other eligible benefits described in the Schedule of Benefits
- (g) Cash before cover – The premium due must be paid and received by Allianz before cover commences. This insurance is automatically null and void if this condition is not complied with

6. What are the major exclusions under this policy?

This policy does not cover death or injury caused by the following events:

- (a) Pre-existing conditions and specified illnesses
- (b) Maternity
- (c) Congenital abnormalities
- (d) Cosmetic or plastic surgery
- (e) Dental conditions including dental treatment or oral surgery

Note: This list is non-exhaustive. Please refer to the policy for the full list of exclusions under this policy.

7. Can I cancel my policy?

You may cancel your policy by giving written notice to Allianz. Upon cancellation, you are entitled to a refund of the premium based on the scale of short period rates provided that you have not made a claim on the

policy. The scale of short period rates is available in the policy.

8. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?



Should you require additional information about medical and health insurance, please refer to the insurance info booklet on 'Medical & Health Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.


If you have any enquiries, please contact us at:

Allianz Customer Service Center

Allianz Arena
Ground Floor, Block 2A, Plaza Sentral
Jalan Stesen Sentral 5, Kuala Lumpur Sentral
50470 Kuala Lumpur.

Allianz Contact Center: 1 300 22 5542
Email: customer.service@allianz.com.my

  AllianzMalaysia

 allianz.com.my

10. Other types of Medical and Health cover available:

- (a) Allianz Care –SMI
- (b) Allianz Booster Care

IMPORTANT NOTE:

YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/04/2020

