

ALLIANZ i-HOSPITALCASH

THE CONTRACT

This Policy is issued in consideration of the payment of the Premium as specified in the Policy Schedule and pursuant to Your Application which is material information that shall form part of this contract of insurance between You and Us. If any of Your answers or statements or information is not fully and accurately given, this Policy may be avoided, a claim may be denied or reduced or the terms of this Policy may be changed or varied, or Policy terminated.

1. PAYMENT OF PREMIUMS PROVISIONS

1.1 PAYMENT OF PREMIUMS

All Premiums payable under this Policy are to be paid on or before the Due Date to Us using one of the payment methods authorised by Us. Any unpaid Premiums after the Due Date (subsequently called Outstanding Premium) shall constitute Indebtedness to Us.

1.2 PREMIUM INTEREST

If You pay Your Outstanding Premium during the Grace Period (referred to as Grace Period in this Policy), no interest shall be chargeable to You. However, if the Outstanding Premium is paid after the Grace Period, the Outstanding Premium shall bear interest at a rate to be determined by Us. For avoidance of doubt, the interest is chargeable from the Due Date. All interest shall constitute Indebtedness to Us against this Policy as and when it accrues. Any interest accrued and unpaid shall be added to the Outstanding Premiums under this Policy at each Due Date and bear interest at the then declared rate.

1.3 CHANGE OF FREQUENCY OF PREMIUM PAYMENT

Subject to Our approval and terms and conditions, You may change the frequency of Your Premium payment by giving Us written notice. Premium may be paid monthly or annually.

1.4 GRACE PERIOD

You are allowed a period of thirty one (31) days from the Due Date to pay Your Premium, during which period Your policy shall remain in force. If any premium remains unpaid at the end of the Grace Period, this Policy shall lapse and have no further value. If any claim arises during the Grace Period, the Outstanding Premium shall be deducted from the Policy moneys payable.

1.5 PREMIUM DEDUCTION AT DEATH

If this Policy becomes terminated by a claim under Clause 2.1 We shall deduct any Premium due and any Premium unpaid for the full Policy Year in which death occurs from the Policy moneys payable under this Policy.

2. BENEFITS PROVISIONS

While this Policy is in force, We shall, subject to the provisions contained in this Policy, pay the following benefits:

2.1 AMOUNT PAYABLE IN THE EVENT OF DEATH BEFORE MATURITY/EXPIRY DATE

2.1.1 If the Life Assured dies before the Maturity/Expiry Date, and upon Our receipt and approval of the proof of death of the Life Assured, We shall pay the amount for this benefit as stated in the Table of Benefits less any Indebtedness.

2.1.2 Thereafter, this Policy shall then terminate.

2.2 DAILY HOSPITAL CASH BENEFIT

2.2.1 We shall pay the amount of benefits according to the plan selected by you for each day the Life Assured is confined as an in-patient in the Hospital. We shall not pay this benefit for more than seven hundred and fifty (750) days as stated in the Table of Benefits during the entire policy's coverage term. The rest of the benefits offered under this Policy will not be affected following the payment under Daily Hospital Cash Benefit and it will not terminate the Policy.

2.3 OVERSEAS DAILY HOSPITAL CASH BENEFIT

2.3.1 We shall pay the amount of benefits according to the plan selected by you for each day the Life Assured is confined as an in-patient in a Hospital outside Malaysia. No Daily Hospital Cash Benefit shall be paid for the same confinement period where the Overseas Daily Hospital Cash Benefit is payable and vice versa. We shall not pay this benefit for more than the seven hundred and fifty (750) days as stated in the Table of Benefits during the entire policy's coverage term. The rest of the benefits offered under this Policy will not be affected following the payment under Overseas Daily Hospital Cash Benefit and it will not terminate the Policy.

2.4 ACCIDENTAL MEDICAL REIMBURSEMENT BENEFIT

- 2.4.1 In the event the Life Assured sustains Bodily Injury caused directly and independently of all other causes, by accidental means and such injuries alone shall, within thirty (30) days from the date of Accident, result in the Life Assured requiring medical treatment from a registered Physician or being confined in a registered Hospital or Malaysian Government Hospital or requiring the service of a licensed qualified nurse, We shall, upon receipt and approval of proof satisfactory to Us, pay the Accidental Medical Reimbursement up to the limit specified in the Table of Benefits.
- 2.4.2 The benefit payable shall be limited to the Reasonable and Customary Charges in Malaysia that was actually incurred in respect of such medical treatment, Hospital confinement or nursing services received.
- 2.4.3 Any unutilized amount of the Accidental Medical Reimbursement benefit for a Policy year shall automatically lapse at the end of the Policy year and shall not be carried forward to the following Policy year.
- 2.4.4 Any claim amount exceeding the limit of Accidental Medical Reimbursement benefit for a Policy year shall remain unclaimable and shall not be carried forward to be claimable in the following Policy year.
- 2.4.5 If a claim arises under this benefit is also payable under the Workman's Compensation Insurance or any other form of medical reimbursement benefit insuring the Life Assured against medical expenses incurred as a result of an Accident, the amount payable shall be limited to the balance of expenses not covered by the benefits payable under the Workman's Compensation Insurance and other form of medical reimbursement benefit subject to the benefit limit under this Policy.
- 2.4.6 The rest of the benefits offered under this Policy will not be affected following the payment under Accidental Medical Reimbursement and it will not terminate the Policy.

2.5 OVERSEAS ACCIDENTAL MEDICAL REIMBURSEMENT BENEFIT

- 2.5.1 In the event the Life Assured sustains Bodily Injury caused directly and independently of all other causes, by accidental means and such injuries alone shall, within fifteen (15) days from the date of Accident, result in the Life Assured requiring medical treatment from a registered Physician or being confined in a registered Hospital outside Malaysia or requiring the service of a licensed qualified nurse, We shall, upon receipt and approval of proof satisfactory to Us, pay the Overseas Accidental Medical Reimbursement up to the limit specified in the Table of Benefits.
- 2.5.2 The benefit payable shall be limited to the Reasonable and Customary Charges in Malaysia that was actually incurred in respect of such medical treatment, Hospital confinement or nursing services received. No Accidental Medical Reimbursement Benefit shall be paid for the same reimbursement where Overseas Accidental Medical Reimbursement Benefit is payable and vice versa.
- 2.5.3 Any unutilized amount of the Overseas Accidental Medical Reimbursement benefit for a Policy year shall automatically lapse at the end of the Policy year and shall not be carried forward to the following Policy year.
- 2.5.4 Any claim amount exceeding the limit of Overseas Accidental Medical Reimbursement benefit for a Policy year shall remain unclaimable and shall not be carried forward to be claimable in the following Policy year.
- 2.5.5 If a claim arises under this benefit is also payable under the Workman's Compensation Insurance or any other form of medical reimbursement benefit insuring the Life Assured against medical expenses incurred as a result of an Accident, the amount payable shall be limited to the balance of expenses not covered by the benefits payable under the Workman's Compensation Insurance and other form of medical reimbursement benefit subject to the benefit limit under this Policy.
- 2.5.6 The rest of the benefits offered under this Policy will not be affected following the payment under Overseas Accidental Medical Reimbursement and it will not terminate the Policy.

2.6 AMOUNT PAYABLE ON NO CLAIM BONUS

- 2.6.1 If the Life Assured survives at the Policy Maturity/Expiry Date and provided the Policy is still in force, We shall pay a no claim bonus benefit equivalent to 20% of the Total Premiums Paid (excludes Applicable Tax) provided that no claims was made since the issuance of the Policy, less any Indebtedness due.
- 2.6.2 Once a claim is made, the no claim bonus benefit shall cease to be applicable.

3. RISKS EXCLUDED PROVISIONS

- 3.1 This plan shall not cover any Daily Hospital Cash Benefit or Overseas Daily Hospital Cash Benefit caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:
- (i) Attempted self-destruction or intentional self-inflicted injury or any attempted threat while sane or insane;
 - (ii) War, declared or undeclared, strikes, civil war, revolution, or any warlike operations;
 - (iii) Service in the armed forces in time at declared or undeclared war or while under orders for warlike operations or restoration of public order;
 - (iv) Violation or attempted violation of the law or resistance to arrest;
 - (v) Treatment, test or procedure relating to pregnancy, miscarriage, childbirth, infertility, contraception, sterilisation, birth defects, congenital anomalies, hereditary conditions, circumcision or any abortion

- performed due to psychological or social reasons, and any consequences of any of these procedures;
- (vi) Alcoholism or drug addiction;
- (vii) Acquired Immune Deficiency Syndrome (AIDS), AIDS related Complex; Human Immunodeficiency Virus (HIV) or related diseases, and any sexually transmitted disease and its related conditions;
- (viii) Pre-existing conditions, whether disclosed to Us or not;
- (ix) Any illnesses occurring within the Waiting Period;
- (x) Routine medical examinations or consultations;
- (xi) Cosmetic or plastic surgery, dental care and treatment, organ and tissue donation, gender transformation and exploratory or experimental surgery or any other elective procedures other than as a result of an accidental injury, surgery or illness; or
- (xii) Investigation into and treatment for sleep or snoring disorders, psychiatric, psychotic, mental or nervous disorders, including neuroses and their physiological or psychosomatic manifestations.

3.2 This plan shall not cover any Accidental Medical Reimbursement Benefit or Overseas Accidental Medical Reimbursement Benefit caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- (i) Assault or murder of the Life Assured as a result of violation or attempted violation of the law;
- (ii) Violation or attempted violation of the law or resistance to lawful arrest;
- (iii) Attempted suicide, self-inflicted bodily injuries or disorderly conduct on the part of the Life Assured;
- (iv) The Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
- (v) Accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material;
- (vi) War, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
- (vii) The Life Assured participating or involved directly or indirectly, in any riot, strike, civil commotion or terrorist activity;
- (viii) Bodily Injury sustained while the Life Assured is under the influence of alcohol, narcotics or drugs unless taken as prescribed by a Doctor;
- (ix) Any activities of a military nature whilst being engaged in military services;
- (x) Ptomaines or bacterial infection (except pyogenic infection which occurred from an accidental cut or wound);
- (xi) The intentional or negligent inhalation or consumption of poison, gases or noxious fumes;
- (xii) Medical or surgical treatment necessitated by an Accident arising from the acts and events excluded under (i) to (xi) stated above;
- (xiii) Medical or surgical treatment not necessitated by any Accident; or
- (xiv) The Life Assured engaging or taking part in:
 - Making an arrest as an officer of the law;
 - Serving in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
 - Activities which include but are not limited to racing on wheels or on horse, 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
 - 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).

4. TERMINATION PROVISIONS

4.1 Your Policy shall automatically terminate:

- a) If this Policy becomes paid up, matures/expires, terminates, lapses or is surrendered; or
- b) If any premiums on this Policy remains unpaid at the end of the Grace Period; or
- c) Upon death of the Life Assured.

4.2 Termination of this Policy shall be without prejudice to any claim arising prior to such termination. The payment or acceptance of any Premium subsequent to the termination of this Policy shall not create any liability but We shall refund any of such Premium.

5. OWNERSHIP PROVISIONS

5.1 OWNERSHIP OF POLICY

You are the Policy Owner named in the Policy Schedule or the Endorsement, if any. During the lifetime of the Life Assured, only You have the right to exercise all rights and privileges available under this Policy unless ownership of this Policy has been changed under the provision of Change of Ownership / Assignment.

5.2 CHANGE OF OWNERSHIP / ASSIGNMENT

During the lifetime of the Life Assured, You may change the ownership of this Policy by an assignment by filing written notice satisfactory to Us. We shall only be considered to have knowledge of any assignment and the change of ownership shall be deemed effective only if We receive the written notice for the assignment. We may require proof of the assignment but We assume no responsibility for the validity or sufficiency of any assignment.

5.3 NOMINATION

5.3.1 If You are the Life Assured under this Policy, You may on the Issue Date and upon attaining sixteen (16) years of age nominate a natural person to receive the Policy moneys payable upon Your death by notifying Us in writing in Our prescribed form giving particulars of the name, date of birth, identity card number or birth certificate number and the address of the nominee. If You make a nomination after this Policy has been issued, You may be required to submit Your Policy to Us for Our Endorsement on Your Policy.

5.3.2 Your nominee shall receive the Policy moneys as executor or executrix and not as beneficiary unless You assign Your Policy to Your nominee. The assignment to Your nominee must be received and endorsed by Us during Your lifetime for it to be effective. However, You need not assign this Policy to Your nominee if the nominee is Your spouse or child or Your parent (if You do not have a spouse or child at the time You make Your nomination) as the nomination of the aforesaid nominees shall create a trust of the Policy moneys payable upon Your death in favour of the aforesaid nominee who shall receive the said Policy moneys as beneficiary. If You are a Muslim Policy Owner, Your nominee shall receive the Policy moneys only as executor or executrix, who shall distribute the Policy moneys in accordance with the Islamic law.

5.4 REVOCATION OF NOMINATION

5.4.1 Subject to the provisions of the Financial Services Act 2013 (which shall include any subsequent amendments or enactments to it), Your nomination shall be revoked upon:

- a) The death of Your nominee, or if there is more than one (1) nominee, upon the death of all the nominees, during Your lifetime; or
- b) Our receipt of Your written notice of such revocation to Us; or
- c) Our receipt of Your written notice of any subsequent nomination made by You to Us.

5.4.2 If You have appointed a trustee for Your Policy, You are required to obtain the consent of the trustee before You revoke a nomination under this Policy. The rights of any assignee under an assignment or encumbrance on or attached to this Policy shall have a priority over the interest or claim of Your nominee.

6. GENERAL PROVISIONS

6.1 ALTERATION

6.1.1 No alteration, variation or waiver of any provision of this Policy shall be valid unless such request for alteration, variation or waiver is made by You through an Endorsement and approved by Our authorised person. We may request for Your Policy to be sent to Us to effect the Endorsement requested by You.

6.1.2 We shall not make any amendments to this Policy unilaterally unless as provided for in this Policy or required by law or regulatory authorities. If so, We shall amend the Policy through an Endorsement in accordance with the regulatory requirement and notify You of such amendment by giving a written notice three (3) months prior to the next Policy Year. Once the Endorsement is effected, the terms and conditions of this Policy shall be read together with such Endorsement.

6.1.3 Only We have the authority to make any alteration to or to waive any of the terms and conditions in Your Policy.

6.2 ANTI-MONEY LAUNDERING, ANTI-TERRORISM FINANCING AND PROCEEDS OF UNLAWFUL ACTIVITIES ACT 2001

If We receive an order from the relevant authorities to freeze or seize the monies received as Premium or monies payable in respect of this Policy as provided under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 or such similar legislation or if We discover or have reasonable suspicion that this Policy is exploited for money laundering activities and/or to finance terrorism, We reserve the right to terminate this Policy immediately. We shall deal with all Premiums paid and all benefits/sums payable in respect of this Policy in any manner which We deem appropriate, including but not limited to handing it over to the relevant authorities.

6.3 APPLICABLE LAW

Your Policy is governed and shall be construed in accordance with laws of Malaysia and the parties to this Policy agree to submit to the exclusive jurisdiction of the Malaysian courts.

6.4 CHANGE IN RISK

6.4.1 Immediate written notice must be given to Us at any of Our offices of any changes in the Life Assured's occupation. Upon receipt of such notice, We may at Our discretion alter the terms, conditions, Premiums, and benefits of this Policy accordingly.

6.4.2 We shall be under no liability to pay any benefit under this Policy if the Life Assured without any prior notice to Us, engaged or was employed in any occupation, business or pursuits which in the opinion of Us (whose decision shall be final) is more hazardous or involves greater risk to life or health than the occupation, business or pursuits specified to Us earlier.

6.5 CHANGE OF PLAN / CONVERSION

Change of plan or Policy conversion is not allowed.

6.6 CHANGE OF PREMIUM RATES

We reserve the right to revise the premium rate by giving You a written notice at least three (3) months before the new premium rates applies. Any revision of premium shall take effect from the next Policy Anniversary date.

6.7 CLAIM NOTIFICATION

6.7.1 You or Your claimant must give written notice within

- a) Two (2) months from the date of death of the Life Assured;
- b) Thirty (30) days from the date of Disability that results in Confinement in a Hospital; or
- c) Twenty (20) days from the date of Accident causing the Bodily Injury, to claim under this Policy.

6.7.2 Failure to give notice within the time stipulated shall not invalidate any claim if it is shown that it was not reasonably possible to give such notice earlier and that notice was given as soon as it was reasonably possible.

6.7.3 It shall be at Our sole and absolute discretion whether to accept the reasons given for the failure to give notice within the time stipulated.

6.8 CURRENCY AND PLACE OF PAYMENT

All amounts payable by You or by Us pursuant to this Policy shall be payable in Malaysia and in the Malaysian currency.

6.9 FILING PROOF OF CLAIMS

6.9.1 Proof of death must be furnished to Us within three (3) months after the date of death of the Life Assured.

6.9.2 Proof of Confinement to a Hospital, actual cost of medical treatment and diagnosis of the Disability must be furnished to Us within thirty (30) days of completion of the events for which the claim is being made.

6.9.3 Proof of Bodily Injury must be furnished to Us within ninety (90) days after the date of such Bodily Injury.

6.9.4 We reserve the right to request for any additional proof and further medical examination at Our expense to be carried out on the Life Assured including, if appropriate and permitted by law, an autopsy of the Life Assured in the case of death claim.

6.10 FREE LOOK PERIOD

6.10.1 You may cancel this Policy by giving Us a written request and returning this Policy to Us 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.

6.10.2 The amount refunded under this Policy shall be the premium paid less any expenses incurred for medical examination.

6.11 FREEDOM FROM RESTRICTIONS

This Policy contains no restriction upon the Life Assured in respect of travel, residence or occupation.

6.12 GUARANTEED RENEWABILITY

Subject to the termination clause contained in the Policy, renewability of the Policy is guaranteed.

6.13 INDISPUTABILITY

We shall not dispute the validity of Your Policy if it has been in force during the lifetime of the Life Assured for at least two (2) years from the Issue Date or Reinstatement Date of this Policy, whichever is later unless a statement of material fact or matter was fraudulently made or there was a fraudulent suppression or omission of material fact or matter in Your Application.

6.14 MISTATEMENT OF AGE

6.14.1 The age of the Life Assured is stated in the Policy Schedule. The age is the age nearest birthday of the Life Assured. This age is based on the date of birth stated in the enrollment form.

6.14.2 If the age of the Life Assured has been misstated, We may vary the term of coverage or any benefits that may become payable based on the Premium that would become payable if this Policy had been based on the true age.

6.14.3 Where the Life Assured was not eligible for the insurance at the true age, We shall refund the total premiums paid without interest and this Policy will be void.

6.14.4 We shall require proof of age of the Life Assured before payment of benefits under this Policy unless the age has been previously verified and confirmed by Us to be correct.

6.15 NOTICE

Unless as otherwise provided in this Policy, all notices, demand or other communications required or permitted to be given or made under the terms of this Policy shall be in writing and delivered personally or sent by normal or prepaid registered post to the addresses set out in this Policy (or to such other address as either party may from time to time notify the other) or delivered electronically. Any such notice, demand or communication shall be deemed to have been duly served:

- a) Immediately if delivered personally; or
- b) Five (5) days after posting (excluding Saturday, Sunday and Malaysian federal public holidays), if sent by normal or prepaid registered post.
- c) Immediately, if delivered electronically

6.16 PARTICIPATION IN DIVISIBLE SURPLUS

This is a Non-Participating Policy.

6.17 PROOF OF CLAIMS

6.17.1 Upon Our receipt of the claim notification as provided under Clause 6.7, We will furnish to You or Your claimant the appropriate forms for filing proof of claim for the benefits covered under this Policy.

6.17.2 Claims shall be made on forms provided by Us together with written proof covering the occurrence and circumstances of death or Total and Permanent Disability or the details of Confinement to a Hospital and/or the occurrence, diagnosis and actual cost of the Disability for which claims are made.

6.17.3 If such forms are not so furnished to You within fifteen (15) days after such notice, You or Your claimant shall be deemed to have complied with the requirements of proof of loss by submitting, within the time fixed in this Policy, written proof covering the details mentioned above for filing proof of claim.

6.17.4 Such proof and other documents must be given to Our satisfaction and at Your or Your claimant's expense.

6.18 REINSTATEMENT

6.18.1 If Your Policy is terminated due to non-payment of Premium, You may, upon obtaining Our written consent, reinstate Your Policy at any time within three (3) years from the Due Date of the Premium in default, subject to the requirements below.

6.18.2 To reinstate Your Policy, We require the following:

- a) Your written request for reinstatement; and
- b) Payment of all overdue Premiums with interest; and
- c) Repayment of all outstanding loan indebtedness with interest as at the Due Date of the premium in default; and
- d) Satisfactory evidence of the Life Assured's health and insurability.

Interest on Premiums will be compounded annually at a rate to be determined by Us to the Reinstatement Date.

6.18.3 Approval for Your application for reinstatement is subjected to Our underwriting requirements and upon such variations as We may decide.

6.18.4 Any reinstatement shall only take effect upon Our written acceptance of Your application for reinstatement and provided that such acceptance is made during Your lifetime and shall only cover the loss or insured event which occurs after the Reinstatement Date.

6.19 SEVERABILITY

In the event that any provision or part of a provision in this Policy is held or found to be void, invalid or otherwise unenforceable, that provision or part of that provision shall be deemed not part of this Policy and it shall not affect the enforceability of the remainder of this Policy.

6.20 SUICIDE CLAUSE

If the Life Assured whether sane or insane, commits suicide within twelve (12) months from the Issue Date or Reinstatement Date of this Policy, whichever is later, this Policy shall become void and We shall refund the Premium paid without interest under this Policy. Thereafter, the Policy shall terminate.

6.21 APPLICABLE TAX

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 this 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 this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

6.22 TIME

Time wherever mentioned, is of the essence.

6.23 WAIVER

Failure or neglect by either party to enforce at any time any right or remedy under the provisions of this Policy shall not be construed or deemed to be a waiver of either party's right or remedy or in any way affect the validity in whole or in part of this Policy or prejudice either party's right from further action.

7. DEFINITIONS

When used in this Policy:

- 7.1 **“Accident”** means a sudden, unintentional, unexpected, unusual, and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of Bodily Injury.
- 7.2 **“Age”** means the age nearest birthday of the Life Assured.
- 7.3 **“Application”** means Your request for insurance under this Policy and all relevant documentary declaration and/or statements made by You.
- 7.4 **“Basic Policy”** means the basic plan or the Policy without the Supplementary Contracts.
- 7.5 **“Bodily Injury”** means Bodily Injury caused directly and independently of all other causes, by Accident of which, except in the cause of drowning or of internal injury revealed by autopsy, there is evidence of visible contusion or wound on the exterior of the body. For the avoidance of doubt, internal injury is also compensated provided that it is substantiated with an X-ray or other relevant medical report(s) to prove that such internal injury is accidental and not due to sickness.
- 7.6 **“Confinement to a Hospital”** or **“Confined to a Hospital”** or **“Hospitalisation”** shall mean admission to a Hospital as a registered in-patient for Medically Necessary treatments for a covered Disability upon recommendation of a Physician. A patient shall not be considered as an in-patient if the patient does not physically stay in Hospital for the whole period of confinement.
- 7.7 **“Disability”** shall mean a Sickness, Disease, Illness or the entire Injuries arising out of a single or continuous series of causes.
- 7.8 **“Divisible Surplus”** means any surplus from the life insurance fund to be distributed from time to time as bonus and/or dividends.
- 7.9 **“Doctor”** or **“Physician”** or **“Surgeon”** shall mean a registered medical practitioner qualified and licensed to practice western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice, but excluding a doctor, physician or surgeon who is the Life Assured himself.
- 7.10 **“Due Date”** means the date for payment of Premium as stated on the Policy Schedule or the Endorsement, if any.
- 7.11 **“Endorsement”** means a variation to this Policy.
- 7.12 **“Hospital”** shall mean only an establishment duly constituted and registered as a Hospital for the care and treatment of sick and injured persons as paying bed-patients, and which:
- Has facilities for diagnosis and major surgery,
 - Provides twenty four (24) hours a day nursing services by registered and graduate nurses,
 - Is under the supervision of a Physician, and
 - Is not primarily a clinic; a place for alcoholics or drug addicts; a nursing, rest or convalescent home or a home for the aged or similar establishment.
- 7.13 **“Indebtedness”** means any amount due and owing to Us.
- 7.14 **“Issue Date”** means the date Your Policy is issued as stated in the Policy Schedule or the Effective Date of Endorsement as stated in the Letter of Endorsement, whichever is later.
- 7.15 **“Life Assured”** means the person, as specified in the Policy Schedule, whose life is insured under this Policy.
- 7.16 **“Malaysian Government Hospital”** shall mean a Hospital which charges of services are subject to the Fee Act 1951, Fees (Medical) Order 1982 and/or its subsequent amendments or enactments if any.
- 7.17 **“Maturity/Expiry Date”** means the date, as specified in the Policy Schedule, when this Policy shall mature/expire.
- 7.18 **“Medically Necessary”** shall mean a medical service which is:
- Consistent with the diagnosis and customary medical treatment for a covered Disability; and

- b) In accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits; and
 - c) Not for the convenience of the Life Assured or the Physician, and unable to be reasonably rendered out of Hospital (if admitted as an in-patient); and
 - d) Not of an experimental, investigational or research nature, preventive or screening nature; and
 - e) For which charges are fair and reasonable and customary for the Disability.
- 7.19 **“Non-participating”** means Your Policy does not participate in the Divisible Surplus of Our life insurance business.
- 7.20 **“Policy Owner/You/Your”** means the person who owns this Policy and can exercise all rights, privileges and options available under this Policy. The Policy Owner may be the Life Assured or someone other than the Life Assured.
- 7.21 **“Policy”** or **“the Policy”** means the Basic Policy, the Supplementary Contract(s) and Endorsements, if any, attached to the Basic Policy which form an integral part of the entire legal contract between You and Us. Pursuant to the Policy We agree to give You the benefits set out in the Policy Schedule/Endorsement for the Premiums paid by You.
- 7.22 **“Policy Anniversary”** means the same date each year as the Policy Date.
- 7.23 **“Policy Date”** or **“Commencement Date”** means the date the insurance coverage under this Policy commences. The Policy Date is shown in the Policy Schedule and the Commencement Date is indicated in the relevant Endorsement and shall include the Reinstatement Date.
- 7.24 **“Policy Year”** means one (1) year period including the Policy Date and immediately following the date, or the one (1) year period following each Policy Anniversary
- 7.25 **“Pre-Existing Conditions”** means any Disability (physical or mental) of the Life Assured where the Disability is one (1) for which:
- a) the Life Assured had received or is receiving the treatment; and/or
 - b) medical advice, diagnosis, care or treatment has been recommended; and/or
 - c) clear and distinct symptoms are or were evident.
- 7.26 **“Premium”** refers to the regular Premium payable for this Policy.
- 7.27 **“Reinstatement Date”** means the date Your application for reinstatement is approved by Us.
- 7.28 **“Reasonable and Customary Charges”** shall mean charges for medical care which is Medically Necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individual of the same sex and of comparable age for a similar Sickness, Disease or Bodily Injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Life Assured’s medical condition.
- We reserve the right to determine whether any particular Hospital/ medical charge us a reasonable and customary charge with reference but not limited to the Private HealthCare Facilities and Services (Private Hospitals and Other Private HealthCare Facilities) Regulation 2006 of Malaysia including subsequent amendment(s) or enactment of it.
- 7.29 **“Sickness, Disease or Illness”** shall mean a physical condition marked by a pathological deviation from the normal healthy state.
- 7.30 **“Specified Illness”** shall mean the following Disabilities and its related complications:
- a) Hypertension, diabetes mellitus and cardiovascular diseases; or
 - b) All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system; or
 - c) All ear, nose (including sinuses) and throat conditions; or
 - d) Hernias, haemorrhoids, fistulae, hydrocele, varicocele; or
 - e) Endometriosis including disease of the reproduction system; or
 - f) Vertebro-spinal disorders (including disc) and knee conditions.
- 7.31 **“Supplementary Contract”** refers to the respective supplementary contract(s) attached to this Policy.
- 7.32 **“Waiting Period”** shall mean:
- a) 30 days following the Issue Date or Reinstatement Date of the Policy, whichever is later, for all illness and disease except for Specified Illness; or
 - b) 120 days following the Issue Date or Reinstatement Date of the Policy, whichever is later, for Specified Illnesses.
 - c) The Waiting Period shall not be applicable to Injuries arising from Accident.

7.33 **“We/Us/Our”** means Allianz Life Insurance Malaysia Berhad.

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Table of Benefits

Benefits	Plan 100	Plan 150	Plan 200	Plan 250
Daily Hospital Cash Benefit¹	RM100 per day	RM150 per day	RM200 per day	RM250 per day
Overseas Daily Hospital Cash Benefit¹	RM200 per day	RM300 per day	RM400 per day	RM500 per day
Accidental Medical Reimbursement Benefit²	RM1,000 per policy year	RM1,500 per policy year	RM2,000 per policy year	RM2,500 per policy year
Overseas Accidental Medical Reimbursement Benefit²	RM2,000 per policy year	RM3,000 per policy year	RM4,000 per policy year	RM5,000 per policy year
Death Benefit	RM1,000	RM1,000	RM1,000	RM1,000
No Claims Bonus at Maturity	20% of total premium paid ³	20% of total premium paid ³	20% of total premium paid ³	20% of total premium paid ³

Notes:

¹Benefits payable are subjected to combined limit of seven hundred and fifty (750) days of confinement to hospital throughout the coverage term. No Daily Hospital Cash Benefit shall be paid for the same confinement period where Overseas Daily Hospital Cash Benefit is payable and vice versa.

²Benefits payable are subjected to Malaysia Reasonable and Customary Charges. No Accidental Medical Reimbursement Benefit shall be paid for the same reimbursement where Overseas Accidental Medical Reimbursement Benefit is payable and vice versa.

³The total premiums paid excludes any Applicable Tax.

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