

Prepared for: _____ Printed Date as: _____

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up Allianz MediCure 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 MediCure (“Policy”)

1. What is the product about?

This Policy will pay or reimburse hospitalization and surgical expenses incurred if the Insured Person is required to be confined to a hospital for treatment of a disability covered under the policy.

The Policy offers five (5) plans and five (5) optional deductible. The deductible amount is the portion of eligible expense the Insured Person is liable for before any benefits are payable under this Policy. The eligible expenses are accumulated on a policy year basis for the purpose of the calculation of deductible.

2. What are the covers/benefits provided?

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5					
	RM									
Overall Annual Limit	50,000	80,000	120,000	150,000	250,000					
Hospitalisation and Surgical Benefits										
Room (daily maximum up to 120 days)	150	200	300	400	500					
Intensive Care Unit (up to 120 days)	As Charged									
Surgical Fees										
Hospital Supplies and Services										
Anaesthetist Fees										
Operating Theatre										
In-Hospital Medical Practitioner Visit (up to 120 days and maximum 2 visits per day)										
Pre-Hospital Diagnostic Test (within 60 days prior to hospital admission)										
Pre-Hospital Specialist Consultation (within 60 days prior to hospital admission)										
Second Surgical Opinion (within 60 days from consultation with the first Specialist)										
Post Hospitalisation Treatment (within 60 days from the date of discharge from hospital)										
Daycare Procedure	As Charged									
Ambulance Fee										
Medical Report Fee Reimbursement										
Home Nursing Care (up to)						500	1,000	2,000	3,000	4,000
Outpatient Treatment Benefits										
Emergency Accidental Outpatient Treatment (includes follow-up treatment up to 60 days from date of accident)						As Charged				
Outpatient Cancer Treatment										
Outpatient Kidney Dialysis Treatment										
Miscellaneous Benefit (Not Subject to Deductible)										
Daily Cash Allowance at Government Hospital						120	150	180	200	250
Bereavement Benefit (Not Subject to Deductible)										
Compassionate Allowance (accidental causes only)	2,000									

Optional - Deductible Plans and Cashless Facility

*Deductible (each Period of Insurance)	Option 1	Option 2	Option 3	Option 4	Option 5
	RM				
	10,000	20,000	30,000	40,000	50,000

Cashless Hospital Admission and Discharge	Available at Panel Hospitals
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Notes:

- Duration of cover is for one (1) year.
- *Deductible is the portion of eligible expenses for which Insured Person is liable during the Period of Insurance before any benefits are payable under this Policy.

3. How much premium do I have to pay?

The premium rates are not guaranteed and are charged according to the attained age next birthday at each policy renewal. We reserve the right to revise the premium rate by giving thirty (30) days written notice prior to the next policy anniversary. The adjustment in premium rates, if any, will aim to reflect Our claim experience. Additionally, the premium rates may also be revised under other justified circumstances. Such changes, if any, shall be applicable to all policyholder irrespective of their policy duration and claim experience.

Annual Premium for Non-Cashless Plan

Age Band	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
30 days-17 years	547	464	675	639	853	853	1,067	940	1,770	1,422
18 – 25 years	377	348	524	484	587	587	684	631	1,077	1,178
26 – 29 years	428	464	563	611	668	697	772	835	1,067	1,269
30 – 39 years	616	616	852	825	1,067	985	1,192	1,140	2,057	1,758
40 – 49 years	829	749	1,145	1,053	1,374	1,374	1,594	1,466	3,048	2,752
50 – 54 years	1,165	1,072	1,666	1,533	1,998	1,998	2,320	2,134	4,032	3,678
55 – 59 years	1,463	1,346	2,024	1,862	2,434	2,434	2,825	2,599	5,037	4,713
60 – 64 years	2,115	1,940	2,929	2,720	3,448	3,202	4,162	3,865	7,998	6,524
65 – 69 years	2,992	2,778	4,143	3,847	4,337	4,027	5,240	4,866	11,826	9,646
70 – 74 years (renewal only)	4,382	3,904	6,068	5,677	7,023	6,570	8,486	7,939	18,424	15,611
75 – 79 years (renewal only)	5,699	4,848	7,893	7,383	9,134	8,545	11,038	10,325	23,056	19,403

Annual Premium for *Cashless Plan

Age Band	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
30 days-17 years	819	719	974	982	1,307	1,307	1,759	1,552	2,276	1,954
18 – 25 years	527	485	713	656	793	793	986	950	1,578	1,724
26 – 29 years	634	634	788	862	965	1,004	1,204	1,157	1,559	1,864
30 – 39 years	863	863	1,182	1,182	1,416	1,358	1,771	1,702	3,032	2,588
40 – 49 years	1,271	1,168	1,743	1,602	2,088	2,007	2,609	2,512	4,493	4,068
50 – 54 years	1,830	1,682	2,520	2,317	3,021	2,905	3,781	3,640	5,940	5,430
55 – 59 years	2,217	2,038	3,061	2,814	3,670	3,528	4,594	4,423	7,408	6,953
60 – 64 years	3,199	2,969	4,414	4,098	5,191	4,633	6,258	5,810	11,735	9,628
65 – 69 years	4,511	4,188	6,236	5,789	6,526	6,058	7,871	7,308	17,351	14,194
70 – 74 years (renewal only)	6,061	5,669	8,329	7,790	9,587	8,968	11,545	10,799	27,120	22,907
75 – 79 years (renewal only)	7,876	7,367	10,826	10,126	12,461	11,656	15,009	14,040	33,818	28,536

Notes:

1. The Premium rates are not guaranteed and are charged according to the attained age next birthday at each Policy renewal. Allianz General Insurance Company (Malaysia) Berhad ("Company") reserves the right to revise the Premium rate by giving thirty (30) days Written Notice prior to the next Policy Anniversary.
2. *Managed Care Organisation ("MCO") Fee RM19.08 (inclusive 6% Service Tax) will be charged separately for Cashless Plan.
3. For Corporate Policyholders, Premiums are further subject to 6% Service Tax.
4. Premium is subject to a RM10 Stamp Duty payable on the Contract of Insurance.
5. The total Premium that you pay may vary depending on your choice of Deductible, your age, gender and Company's underwriting requirements.

Savings on Annual Premium

1. Deductible

Each individual can enjoy a premium discount based on the deductible option selected. The higher the deductible amount, the higher the savings.

Deductible (RM)	Premium Discount
10,000	30%
20,000	40%
30,000	50%
40,000	60%
50,000	70%

2. Multiple Insured Persons

A *family or a **company can enjoy a discount on annual premium if the number of individuals insured under the policy are three (3) and above.

Group Size	Premium Discount
3 - 5	5%
6 - 10	10%
11 - 20	15%
21 and above	20%

Notes:

1. *For a family, the coverage may be extended to include the Insured Person's spouse (who is below seventy (70) at inception of the Policy) and unmarried children (aged over thirty (30) days to under eighteen (18) year or under twenty-four (24) years if the child is still a full-time student at a higher education institution).
2. **For a company, coverage will need to be for a minimum of three (3) employees to be eligible for the discount on Annual Premium.

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

Type	Amount	
	Commissions paid to the insurance intermediary (if any)	Individual Policy
Group Policy		10% of premium
Stamp Duty	RM10	

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 in inaccurate or has changed.

- (b) **Cooling-off Period** - You may cancel your policy by returning the policy within fifteen (15) days from the date you have received the policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you. The cooling-off period is only applicable for the first issuance of this Policy and not applicable for any subsequent issuances of this Policy.
- (c) **Payment of Premium** - 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.
- (d) **Eligibility** – Insured Person must be a Malaysian citizen, Malaysian permanent resident permanently residing in Malaysia, work permit holder or pass holder legally residing in Malaysia and with a local bank account, aged from thirty (30) days up to a maximum of sixty-nine (69) years based on the age of his/her next birthday. The Insured Person's coverage is renewable up to the age seventy-nine (79) based on the age of his/her next birthday Where the Policy is purchased to cover the Policyholder's employees, the minimum age of the employee to be covered shall be sixteen (16) years based on the age of the employee's next birthday.
- (e) **Waiting Period** - The eligibility for the benefits under the policy will only start thirty (30) days after the effective date of the Policy except where the Insured Person is hospitalized due to an accident.

6. What are the major exclusions under this Policy?

This Policy does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- (a) Pre-existing Illness unless declared by Insured Person and accepted by the Company in writing, on or prior to Policy commencement date;
- (b) Specified Illness occurring during the first one hundred and twenty (120) days of continuous cover calculated from the commencement of the Period of Insurance;
- (c) Any medical or physical conditions arising during the Waiting Period except where the Insured Person is Hospitalized due to a covered Accident occurring after the commencement of the Period of Insurance;
- (d) Plastic/cosmetic Surgery (except reconstructive surgery necessary to restore function after an Accident that has occurred during Period of Insurance), circumcision, eye examination, glasses, lenses and any other eyewear or surgical correction of nearsightedness (radial keratotomy or lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;
- (e) Dental conditions including dental treatment or oral surgery except as necessitated by Injury to sound natural teeth occurring wholly during the Period of Insurance;
- (f) Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law;
- (g) Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;
- (h) Pregnancy, child birth (including surgical delivery), miscarriage, abortion, prenatal or postnatal care, surgical, mechanical or chemical contraceptive methods for birth control or treatment pertaining to infertility, erectile dysfunction and tests or treatment related to impotence or sterilisation;
- (i) Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Medical Practitioner, and treatments specifically for weight reduction or gain;
- (j) Suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane;
- (k) War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;
- (l) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;

- (m) Donation of any body organ by an Insured Person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and any complications thereof;
- (n) Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatments;
- (o) Hospitalisation for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Insured Person and Hospitalisation due to Disabilities arising out of duties of employment or the Insured Person's profession that is covered under a Workmen's Compensation insurance contract;
- (p) Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations);
- (q) Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items;
- (r) Disability arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
- (s) Disability arising from private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
- (t) Any Disability arising from sex reassignment surgeries or procedures; and
- (u) Any person residing outside Malaysia.

7. Can I cancel my Policy?

If You give notice to Allianz to terminate this Policy, such termination shall become effective on the date when the notice is received by Allianz from You on the date specified in such notice, whichever is the later.

In the event premium has been paid for any period beyond the date of termination of this Policy, the short period rates shall apply provided that no claim has been made during the Period of Insurance then subsisting.

Scale of Short Period Rates:

Period of Insurance (Not Exceeding)	Percentage of Refund of Annual Premium
One month	80%
Two (2) months	70%
Three (3) months	60%
Four (4) months	50%
Five (5) months	40%
Six (6) months	30%
Seven (7) months	25%
Eight (8) months	20%
Nine (9) months	15%
Ten (10) months	10%
Eleven (11) months	5%
Period exceeding eleven (11) months	0%

(a) Termination by Allianz

In the event Allianz terminates this Policy or Your coverage under this Policy, as the case may be, pursuant to Condition 4.16 (Misstatement or Omission of Material Fact) as stated in the Policy Wording or by order of regulatory or governmental authorities, Allianz shall give its notice of termination by registered post to You at the last known correspondence address in Malaysia. Such termination shall become effective thirty (30) days following the date of such notice.

In the event premium has been paid for any period beyond the date of termination of this Policy, the pro-rata premium shall be refunded to You provided that no claim has been made during the Period of Insurance then subsisting and such refund is not prohibited by any law.

(b) Automatic Termination

This Policy shall lapse/terminate upon occurrence of any of the following:

- (i) at mid mid-night (standard Malaysian time) on the last day of the Period of Insurance stated in the Schedule; or
- (ii) when the Insured Person attains the age of eighty (80); or
- (iii) upon cessation or termination of this Policy; or
- (iv) premium payable under this Policy remains unpaid on the Policy anniversary; and
- (v) termination of coverage under this Policy following the Company's decision in accordance to Portfolio Withdrawal Conditions.

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 changes in your contact and personal details to ensure that all correspondence reach you in a timely manner. You may inform our authorised agent, branch office or our customer service of any change in your contact and personal details.

9. How do I make a claim?

You may visit allianz.com.my for further information. You are advised to submit your claim (if any) to Us as soon as possible.

10. Where can I get further information?

Should you require additional information about this product, please refer to our website at allianz.com.my.

If you have any enquiries, please contact Us at:

Allianz Customer Service Centre

Allianz Arena
Ground Floor, Block 2A, Plaza Sentral
Jalan Stesen Sentral 5, Kuala Lumpur Sentral
50470 Kuala Lumpur.
Allianz Contact Centre: 1 300 22 5542
Email: customer.service@allianz.com.my
  AllianzMalaysia
 allianz.com.my

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 08/02/2023.