

Prepared for: _____ Printed Date as: _____

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up Allianz Lifestyle Protect Insurance Policy. Be sure to also read the general terms and conditions in the policy wording ("Policy Wording").

Financial Service Provider : Allianz General Insurance Company (Malaysia) Berhad ("Allianz"/"Us"/"We"/"Our")
Product Name : Allianz Lifestyle Protect ("Policy")

1. What is the product about?

This Policy provides compensation in the event of injuries, disability or losses caused solely by accident. For avoidance of doubt, this Policy **DOES NOT COVER DEATH** of the Insured Person during the period of insurance save for funeral expenses.

2. What are the covers/benefits provided?

Benefits		Plan A	Plan B	Plan C	Plan D	Plan E
		Sum Insured (RM)				
1	Permanent Disablement (up to)	10,000	20,000	30,000	40,000	50,000
2	Hospital Income (per day/max. 180 days)	100	200	300	400	500
3	Funeral Expenses	1,000	2,000	3,000	4,000	5,000
4	Snatch Theft or Attempted Snatch Theft	300	350	400	450	500
5	Double Indemnity in the event of Motor Vehicle Accident	Available				
6	Renewal Bonus	up to 100% of Principal Sum Insured				
7	*Smart Device Protection (up to)	1,000	2,000	3,000	4,000	5,000
8	*Online Purchase Protection (up to)	300	500	800	1,000	1,500
9	Credit Card and Loan Indemnity (up to)	1,000	2,000	3,000	4,000	5,000
10	*Loss of Sports Equipment (up to)	500	1,000	1,500	2,000	2,500
11	Missed Event (up to)	300	350	400	450	500
12	Nursing Care (up to)	500	1,000	2,000	3,000	4,000
13	Lifestyle Modification Expenses (up to)	5,000	10,000	20,000	25,000	30,000
14	Rehabilitation Expenses (up to)	1,000	2,000	3,000	4,000	5,000
15	Housekeeping Services (up to)	300	350	400	450	500

Optional Benefit		Plan A	Plan B	Plan C	Plan D	Plan E
		Sum Insured (RM)				
1	Study Interruption (up to)	10,000	20,000	30,000	40,000	50,000
(a)	Injury to the Insured Person					
(b)	Death of Sponsor					
(c)	* Transportation Expenses (**sub-limit)					

Notes:

- Duration of cover is for one (1) year.
- * This benefit is limited to two (2) claims during period of insurance.
- **Transportation Expenses is subject to sub-limit of RM1,000, RM2,000, RM3,000, RM4,000 and RM5,000 for Plans A to E respectively.
- Optional Benefit is only applicable for the Insured Person who is a registered full time student at an educational institution and will not be applicable in the event the Insured Person has completed his/her studies at any time during period of insurance.
- The details of one (1) named sponsor between the age of eighteen (18) and the age of seventy (70) must be provided at time of application of insurance and/or renewal.

3. How much premium do I have to pay?

		Plan A	Plan B	Plan C	Plan D	Plan E
		(RM)				
Allianz Lifestyle Protect	Standalone	85	125	165	205	245
	*Allianz Shield Plus	76	114	153	192	231

Optional Benefit	Plan	Plan A	Plan B	Plan C	Plan D	Plan E
		(RM)				
Study Interruption		17	34	51	68	85

Notes:

1. Premium is inclusive 6% of Service Tax.
2. *This premium is applicable for Insured Person with active Allianz Shield Plus policy at time of policy issuance.

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

Type	Amount
Commissions paid to the insurance intermediary (if any)	25% 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) **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.
- (c) **Eligibility** – Insured Person must be between the age of sixteen (16) years old and the age of sixty-five (65).
- (d) **You may opt for Auto Renewal** – In the event you opt for automatic renewal, subject to terms and conditions of this policy and payment of premium due, the Allianz Lifestyle Protect shall be renewed on each policy anniversary upon expiry unless the policy is terminated pursuant to Condition 11 (Termination of Insurance) in the Policy Wording.

6. What are the major exclusions under this Policy?

This Policy does not cover any Injury/Permanent Disablement directly or indirectly caused by or in connection with any of the following:

- (a) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
- (b) Insanity, suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereof;
- (c) Intoxication beyond the legal limit related to the driving offences and/or under the influence of illegal drugs;
- (d) Any form of disease, infection or parasites and Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV);
- (e) Childbirth, miscarriage, pregnancy or any complications thereof, unless caused solely by Accident;
- (f) Provoked murder or assault;
- (g) While committing or attempting to commit any unlawful act;
- (h) While participating in any professional sports;
- (i) Martial arts or boxing, aerial activities including parachuting and hang-gliding, underwater activities exceeding fifty (50) meters in depth, mountaineering involving the use of ropes or mechanical guides;
- (j) Racing (other than on foot), pace-making, speed or reliability trials;
- (k) Ionisation, radiation or contamination by radioactivity, nuclear weapons material; and
- (l) Riding/driving without a valid driving license (NOTE: this will not apply to Insured Person with an expired license but who is not disqualified from holding or obtaining such driving licence under the regulations of the Malaysian Road Transport Department or any other relevant laws).

7. Can I cancel my Policy?

If You give notice to Allianz to terminate this Policy or Your Coverage, 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 Insured	Percentage of Annual Premium to be Charged
2 Months (Minimum)	40%
3 Months	50%
4 Months	60%
5 Months	70%
6 Months	75%
Over 6 Months	100%

(a) Termination by the Allianz

In the event Allianz terminates this Policy or Your Coverage under this Policy, as the case may be, pursuant to Conditions 3 (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 Your 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 sixty-six (66) years;
- (iii) Upon cessation or termination of the Policy; or
- (iv) if any premium payable under this Policy remains unpaid on or before each automatic renewal of this 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 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 Personal Accident, please refer to the *insurance info* booklet on 'Personal Accident Insurance', or visit insuranceinfo.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

- 11. Other types of Personal Accident cover available:**
(a) Allianz Shield Plus

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR PERMANENT DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. 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 21/10/2021.