

Prepared for: _____ Printed Date as: _____

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up Allianz Motorcyclist PA 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 Motorcyclist PA

1. What is the product about?

This product provides worldwide coverage to the Insured Person twenty four (24) hours a day.

2. What are the covers/benefits provided?

This policy covers:

Benefits	Sum Insured (RM)				
	Plan A	Plan B	Plan C	Plan D	Plan E
Accidental death	5,000	7,000	10,000	15,000	20,000
Total permanent disablement	5,000	7,000	10,000	15,000	20,000
Total paralysis or permanently bedridden	5,000	7,000	10,000	15,000	20,000
Loss of one or both hands	5,000	7,000	10,000	15,000	20,000
Loss of one or both feet	5,000	7,000	10,000	15,000	20,000
Loss of one or both eyes	5,000	7,000	10,000	15,000	20,000
Bereavement allowance	500	500	500	500	500

The aggregate of all percentages payable in respect of any one accident shall not exceed 100%. If 100% have been paid during the Period of Insurance, all Insurance shall immediately cease to be in force. If losses less than 100% have been paid, the coverage shall reduce by that amount from the date of the accident until the expiry of this Policy.

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

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

3. How much premium do I have to pay?

	Plan A	Plan B	Plan C	Plan D	Plan E
Yearly Premium (RM) (Inclusive of 6% ST)	15.90	26.50	37.10	51.94	65.72

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

Type	Amount
Commissions paid to the insurance intermediary (if any)	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) 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 aged between sixteen (16) years old to sixty five (65) years old.

6. What are the major exclusions under this policy?

Pre-Existing illness; any form of disease, infection or parasites and Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV); childbirth, miscarriage, pregnancy or any complications thereof; injuries or death occasioned while the motorcycle is used for hire, any form of racing, road rally, pace-making, speed testing or reliability trials; insanity, suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereat; ionisation, radiation or contamination by radioactivity, nuclear weapons material; provoked murder or assault; riding under the influence of alcohol and/or drugs; riding without a valid driving licence and/or road tax under the regulations of the law; war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, mutiny, popular uprising, strike, riot or civil commotion; while committing or attempting to commit any unlawful act and illegal; while participating in any professional sports.

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 terminate your policy by giving written notice to Allianz. Termination shall become effective on the date the notice is received or on the date specified in such notice whichever is the later. Refund of premium, however, is subject to the terms and conditions stipulated 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 changes in your contact and personal details to ensure that all correspondence reach you timely manner. You may inform our authorised agent, branch office or our customer service.

9. Where can I get further information?

Should you require additional information about this policy, please refer to the *insuranceinfo* booklet on 'Personal Accident 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 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 Personal Accident cover available:

Not Applicable

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND 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 01/04/2020.