

Prepared for: _____ Printed Date as: _____

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up Group Personal Accident (Scheme) Insurance - Allianz PerlindunganKu /POS PerlindunganKu. Be sure to also read the general terms and conditions.)

Financial Service Provider : Allianz General Insurance Company (Malaysia) Berhad ("Allianz"/"Us"/"We"/"Our")
Product/Scheme Name : Group Personal Accident (Scheme) Insurance - Allianz PerlindunganKu / Pos PerlindunganKu
Policyholder : [Insert Policyholder Name]

1. What is the product about?

This Policy provides compensation in the event of death or permanent disablement of the Insured Person resulting from an accident. Daily hospital income is also payable in the event the Insured Person requires hospitalisation in a Government Hospital in Malaysia as a result of an accident or *illness.

* Examples of some common illnesses: Arthritis, asthma, bronchitis, pneumonia, kidney disease, cancer, heart disease.

2. What are the covers/benefits provided?

Benefits	Sum Insured (RM)	
	Plan 1	Plan 2
Death or Permanent Disablement	20,000	25,000
Hospital Income (maximum thirty (30) days per year)	50 per day	100 per day

Percentage of Sum Insured Payable for Death or Permanent Disablement:

Scale of Benefits	Percentage (%) of Sum Insured
(i) Death	100%
(ii) Permanent Disablement	
Loss of two limbs	100%
Loss of both hands or of all fingers and both thumbs	100%
Loss of sight of both eyes	100%
Total paralysis from neck down	100%
Injury resulting in the Insured Person being permanently bedridden	100%
Loss of arm at shoulder	100%
Loss of arm between shoulder and elbow	100%
Loss of arm at elbow	100%
Loss of arm between elbow and wrist	100%
Loss of hand at wrist	100%
Loss of leg - at hip	100%
- between knee and hip	100%
- below knee	100%
Eye : Loss of - whole eye	100%
- all sight in one eye	100%
Permanent loss of hearing in both ears and speech	100%

Note: Duration of cover is for one (1) year.

3. How much premium do I have to pay?

Premium	Plan 1	Plan 2
Annual Premium	RM50	RM75

Note:

- Premium is inclusive of 10% intermediary commission.
- Premium is exclusive of 6% Service Tax.
- For customers utilising the Perlindungan Tenang Voucher (PTV), Service Tax is exempted under the PTV programme.
- For customers not utilising the PTV, the premium payable inclusive of Service Tax is RM53.00 and RM79.50 respectively for Plans 1 and 2.
- To utilise the RM75 PTV, You are required to pay a Mandatory Premium Amount which forms part of the premium for the product and the remaining premium payable will be automatically deducted from the voucher. The Mandatory Premium

Amount is Ringgit Malaysia Five (RM5.00) or such amount as may be stipulated from time to time by the Ministry of Finance of Malaysia or other relevant government authority.

6. No refund of any balance amount of the PTV will be made if the PTV is used to purchase a plan with a lower premium amount compared to the value of the PTV.
7. The insurance cover for the Insured Person under this policy shall be for a period of one (1) year and premium is payable annually before the commencement of coverage.

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

Type	Percentage of Premium	Amount (%)	
		Amount (RM)	
		Plan 1	Plan 2
Commissions paid to the insurance intermediary	10%	RM5.00	RM7.50
Service Tax	6%	RM3.00	RM4.50

Note: As stated above, the commission amount is included but Service Tax is not included in the premium amount payable.

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) Premium payment

- The premium due must be paid and received by Allianz before cover commences, otherwise Your coverage is automatically null and void if this condition is not complied with.
- Where You utilise the PTV issued under Perlindungan Tenang Voucher Programme ("PTVP") to pay the premium, the following shall apply:
 - You are required to pay Allianz the Mandatory Premium Amount. See Note 5 under Item 3 (How much premium do I have to pay?).
 - Your coverage shall commence one (1) day after Allianz confirms Your eligibility for the PTV under the PTVP and successfully redeems the PTV from the relevant PTVP portal on Your behalf in accordance with the terms and conditions of the PTVP.
- In the event the redemption is unsuccessful, Your coverage shall be automatically terminated.

(c) **Eligibility** – The **Insured Person** must be a Malaysian, residing in Malaysia, aged from eighteen (18) years up to fifty-nine (59) years old.

(d) **Free look period**

• **Individual coverage issued to recipient of voucher under Perlindungan Tenang Initiative**

Where You have paid the premium using the voucher issued under the PTVP, and You decide not to take up the coverage issued under this Policy for any reason whatsoever, You may write to Allianz subject always to the provision below prohibiting cancellation if there is a claim during the Free Look Period, requesting for a cancellation provided such request for cancellation is furnished to Allianz within fifteen (15) days from the effective date of Your coverage ("Free Look Period"). Provided no claim has been made, You shall be entitled to a refund of the Mandatory Premium Amount contributed but the balance voucher amount shall be refunded to the relevant administrator appointed to manage and remit to insurers the premium moneys paid using the voucher.

• **Individual coverage issued to cash paying Insured Person**

Where You have paid the premium using cash or alternative means other than the voucher issued under the PTVP (as may be provided for by Allianz), and You decide not to take up the coverage issued under this Policy for any reason whatsoever, You may write to Allianz subject always the provision below prohibiting cancellation if there is a claim during

the Free Look Period, requesting for a cancellation provided such request for cancellation is furnished to Allianz within fifteen (15) days from the effective date of Your coverage. You are entitled to a refund of the full premium provided no claim has been made.

- **No cancellation if there is a claim during the Free Look Period**

Notwithstanding the above, if You submit a claim anytime during the Free Look Period, You shall not be entitled to cancel Your coverage during the same Free Look Period.

Please note that the limitations, terms, and conditions as stated in this disclosure sheet are not exhaustive. Please refer to the Policy wordings for detailed benefits, limitations, terms and conditions.

6. What are the major exclusions under this Policy?

This Policy does not cover death or injury directly or indirectly caused by the following events:

- (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 offence and/or under the influence of illegal drugs;
- (d) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV);
- (e) Notifiable Disease requiring isolation or quarantine by law;
- (f) Childbirth, miscarriage, pregnancy or any complications thereof, unless caused solely by accident;
- (g) Provoked murder or assault;
- (h) While travelling in an aircraft licensed for passenger service as a member of the crew;
- (i) While committing or attempting to commit any unlawful act;
- (j) While participating in any professional sports;
- (k) 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;
- (l) Racing (other than on foot), pace-making, speed or reliability trials;
- (m) Ionisation, radiation or contamination by radioactivity, nuclear weapons material; and
- (n) Riding/driving without a valid driving license (NOTE: this will not apply to Insured Persons with an expired license but who is not disqualified from holding or obtaining such driving license under the regulations of the Malaysian Road Transport Department or any other relevant laws).

7. Can I cancel my Policy?

- (a) If You give notice to Allianz to terminate Your coverage under this Policy, such termination shall become effective on the date after the expiry of the period of insurance regardless of the date of the notice is received or any date specified in such notice. The premium paid will not be refunded and Your coverage will expire on the last date of the period of insurance.

- (b) Termination by Allianz

In the event Allianz terminates this Policy or Your coverage under this Policy, as the case may be, pursuant to Condition 19 (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.

Provided that no claim has been made during the Period of Insurance then subsisting and a refund of the premium is not prohibited by any law, in the event You have paid the premium for any period beyond the date of termination of this Policy or Your coverage under this Policy, as the case may be,:

- (i) using the voucher issued under the PTVP, the pro-rata premium shall be refunded to the relevant administrator appointed to manage the PTVP; or
- (ii) using cash or alternative means other than the voucher issued under the PTVP, the pro-rata premium shall be refunded to You.

- (c) 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 You, the Insured Person, attain the age of sixty (60) years.

Where payment of the premium is by way of the PTV and the redemption of the PTV is unsuccessful, Your individual coverage shall be automatically terminated from the effective date of the coverage. You shall be entitled to a refund of the Mandatory Premium Amount contributed but the balance voucher amount shall be refunded to the relevant administrator appointed to manage the PTVP.

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 branch office or our customer service.

9. How do I make a claim?

You may visit allianz.com.my for the claims guide. Alternatively you may email to customer.service@allianz.com.my or call 1 300 22 5542 for assistance. You are advised to submit Your claim (if any) to Us as soon as possible.

• The importance of naming a beneficiary during registration

We encourage that You submit to Us the Instruction to Pay Form (which will be provided to You). The purpose of naming a beneficiary to receive the relevant benefit is to enable Us to make direct payment to your named beneficiary in accordance with your instructions. This way, your beneficiary would have access to the claims moneys quickly. You are advised to inform the named person(s) that they have been named as the beneficiary under the coverage you have purchased.

10. Where can I get further information?

Should you require additional information about Personal Accident, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', 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

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE BENEFITS IN YOUR INSURANCE COVERAGE. YOU SHOULD READ AND UNDERSTAND THE INSURANCE COVERAGE AND DISCUSS WITH THE INTERMEDIARY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at **15/07/2022**.