

## **FREQUENTLY ASKED QUESTIONS (FAQ)**

### **(A) ALLIANZ PERLINDUNGANKU**

#### **1. What is this scheme about?**

The coverage 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.

#### **2. What is the basic cover for Allianz PerlindunganKu?**

- Accidental Death or Permanent Disablement; and
- Hospital Income (Government Hospital only) due to accident or illness;

with the following options available:

	<b>Plan 1</b>	<b>Plan 2</b>
<b>Benefits</b>	<b>Sum Insured (RM)</b>	<b>Sum Insured (RM)</b>
Death or Permanent Disablement	20,000	25,000
Hospital Income – Government Hospital only (up to maximum thirty (30) days per year)	50 per day	100 per day

#### **3. Who can purchase this coverage?**

A Malaysian, residing in Malaysia, aged from eighteen (18) years up to fifty-nine (59) years old is eligible to purchase this coverage.

#### **4. Where can I purchase this coverage?**

You can purchase this coverage via digital platforms of our participating Digital Partners.

#### **5. What are the modes of payment for Allianz PerlindunganKu coverage?**

- For coverage purchased via digital platforms, you can pay via the iPay88 payment gateway.
- Voucher issued to eligible recipients under the Perlindungan Tenang Voucher Programme (“PTVP”).

#### **6. Who is eligible for the Perlindungan Tenang Voucher (“PTV”) Program?**

An individual who is under the B40 income group is eligible for a voucher worth seventy-five ringgit (RM75) issued by the government which can be used to purchase Perlindungan Tenang products offered by insurers. Please note that if you utilise the voucher to pay for premium that is less than the total voucher amount, no refund whatsoever of the balance voucher amount will be paid to you.

#### **7. Where can I check my eligibility for the PTV Program?**

You may check on your eligibility via <https://www.myPTV.my>. We will also check on your eligibility when you register on our website [allianz.com.my](https://allianz.com.my) to purchase the Allianz PerlindunganKu coverage via redemption of the PTV.

- 8. When will my coverage commence after registering for Allianz PerlindunganKu?**  
Your period of coverage will commence one (1) day after the successful redemption of the PTV from the PTV Portal hosted by Insurance Services of Malaysia ("ISM"). You will receive an email confirming your period of coverage once your PTV redemption is successful. In the event the redemption of the PTV is unsuccessful, your insurance coverage will be cancelled from the inception date and you will be notified via email.
- 9. When will I know that I have successfully purchased the coverage with the PTV after registering?**  
You will receive a Confirmation of Coverage email within seven (7) working days upon successful redemption of the PTV.
- 10. Can I purchase Allianz PerlindunganKu if the redemption of the PTV was unsuccessful?**  
Yes, provided that the Insured Person is a Malaysian, residing in Malaysia, aged from eighteen (18) years up to fifty-nine (59) years old. Upon the unsuccessful redemption of the PTV, you will receive an email which will contain a link to purchase a fresh coverage under Allianz PerlindunganKu if you so wish. The payment can be made via iPay88 payment gateway when purchasing through the digital platforms of our participating Digital Partners.
- 11. How do I make a claim for benefits provided under the Allianz PerlindunganKu coverage?**  
You must notify Allianz within thirty (30) days from the date of loss by writing to us or emailing us at [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my). You may also contact our customer service line at 1 300 22 5542 for assistance and guidance on the claims submission requirements. Alternatively, if you have purchased the insurance coverage via our participating Digital Partners, you may contact them and be redirected to Allianz.
- 12. Why should I name a beneficiary during registration?**  
The purpose of naming a beneficiary to receive the relevant benefit is to enable Allianz 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 nominated under the coverage you have purchased.
- 13. What happens if I do not name a beneficiary?**  
Where no beneficiary has been named, the Company is not obligated to release the benefits until your next of kin obtains a Grant of Probate or Letters of Administration, which may take some time to obtain.
- 14. What are the advantages of naming a beneficiary?**  
The advantages include faster and easier claims processing and payment. You would also be able to avoid the cost and hassle of obtaining third party documents from the court.
- 15. How do I name a beneficiary if I have not done so during registration?**  
You can fill up the "Instruction to Pay" form which will be attached in your Confirmation of Coverage email that will be sent to you upon successful registration. You can then submit the completed form to [agic.digital@allianz.com.my](mailto:agic.digital@allianz.com.my).
- 16. How can I renew my insurance coverage under this policy?**  
You may visit [allianz.com.my](http://allianz.com.my) or contact our customer service line at 1300 22 5542 for further assistance.

**17. Where can I get further information?**

Should you require additional information about Allianz PerlindunganKu, you may contact Allianz via Live Chat at [allianz.com.my](http://allianz.com.my), or email to [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my) or at 1300 22 5542, Monday to Friday from 8.00am to 8.00pm.

**18. What are the list of documents required upon submission of claims?**

The documents required are as follows: -

**Death/Permanent Disablement:**

- Post mortem report (if any);
- Medical report and/or death certificate;
- Police report & Driving License (for Motor Vehicle Accident);
- Completed Allianz e-payment form.

**Hospital Income:**

- Police report & Driving License (for Motor Vehicle Accident);
- Hospital admission/discharge note or summary;
- Medical report (if any);
- Completed Allianz e-payment form.

In addition to the documents listed above, the Insured Person is to provide Allianz with any other documents as Allianz may require and shall be in such form and of such nature as Allianz may prescribe.

## **(B) PERLINDUNGANKU COVID-19 CAMPAIGN**

### **1. What is the PerlindunganKu Covid-19 Campaign about?**

Allianz General Insurance Company (Malaysia) Berhad is allocating RM 2 million to provide free Covid-19 related coverage to ensure that the Insured Persons covered under the Allianz PerlindunganKu policy are well-protected. The Campaign provides the following benefits at no extra premium: -

- Death due to Covid-19 or Covid-19 vaccine side effects with sum insured of ten thousand ringgit (RM10,000).
- Hospital Income of fifty ringgit (RM50) per day for treatment of Covid-19 (admission at Government Hospitals only) up to a maximum of thirty (30) days during the Coverage Validity Period.

This Campaign will run from 1 October 2021 until 31 December 2022 or the date the total amount payable under this Campaign reaches RM2 million, whichever occurs earlier ("Campaign Period").

Your coverage period under the Campaign will start upon commencement of the period of insurance of your Allianz PerlindunganKu coverage and end on the expiry of the Campaign Period or the expiry of your Allianz PerlindunganKu period of insurance, whichever is earlier ("Coverage Validity Period").

### **2. How do I make a claim for benefits provided under the PerlindunganKu Covid-19 Campaign?**

You must notify Allianz within thirty (30) days from the date of loss via email to [AGIC-PerlindunganKu@allianz.com.my](mailto:AGIC-PerlindunganKu@allianz.com.my). Alternatively, if you have purchased the insurance coverage with one of our participating Digital Partners, you may contact them and be redirected to Allianz.

Allianz will pay claims made under this Campaign provided the coverage is purchased during the Campaign Period and the Covid-19 positive diagnosis or side effects due to the Covid-19 vaccine is obtained within the Coverage Validity Period, subject to a fourteen (14) day waiting period from the commencement of the Insured Person's Coverage Validity Period.

Any claims paid under this PerlindunganKu Covid-19 Campaign will not reduce or affect the benefits under your Allianz PerlindunganKu coverage.

### **3. Examples of situations which would/would not trigger a claim under this Campaign: -**

#### **Scenario 1**

Period of Insurance	05 October 2022 to 04 October 2023
Covid-19 Diagnosis	14 October 2022
Claim Status	Not entitled to the claim as the date of diagnosis is within the Fourteen (14) day waiting period from the coverage effective date.

#### **Scenario 2**

Period of Insurance	05 October 2022 to 04 October 2023
Covid-19 Diagnosis	20 October 2022
Claim Status	Entitled to claim as the diagnosis was within the Coverage Validity Period and Campaign Period.

**Scenario 3**

Period of Insurance	05 October 2022 to 04 October 2023
Covid-19 Diagnosis	15 October 2023
Claim Status	Not entitled to the claim as the diagnosis was after the Period of Insurance.

**Scenario 4**

Period of Insurance	05 October 2022 to 04 October 2023
Covid-19 Diagnosis	01 October 2022
Claim Status	Not entitled to the claim as the diagnosis is prior to the Effective Date of the coverage.

**Scenario 5**

Period of Insurance	05 October 2022 to 04 October 2023
Covid-19 Diagnosis	01 October 2023
Claim Status	Not entitled to the claim as the diagnosis was not within the Campaign Period.

**Scenario 6**

Period of Insurance	05 October 2022 to 04 October 2023
Death (due to accident)	20 October 2022
Claim Status	Not entitled to claim as the death was due to accident and not Covid-19 or Covid-19 vaccine side effects.

**Scenario 7**

Period of Insurance	05 October 2022 to 04 October 2023
Death (due to cancer)	20 October 2022
Claim Status	Not entitled to claim as the death was due to cancer (illness) and not Covid-19 or Covid-19 vaccine side effects.

**Scenario 8**

Period of Insurance	05 October 2022 to 04 October 2023
Hospitalisation (due to accident)	20 October 2022
Claim Status	Not entitled to claim as the hospitalisation was due to accident and not treatment of Covid-19.

**Scenario 9**

Period of Insurance	05 October 2022 to 04 October 2023
Hospitalisation (due to heart attack)	20 October 2022
Claim Status	Not entitled to claim as the hospitalisation was due to treatment of heart attack and not Covid-19.

## Scenario 10

Period of Insurance	05 October 2022 to 04 October 2023
Covid-19 Diagnosis (at private hospital)	20 October 2022
Claim Status	Not entitled to claim as the treatment is at a private hospital.

**4. Is the Hospital Income benefit applicable if I am admitted to a quarantine centre?**

No, the Hospital Income benefit is only applicable for admission at Government Hospitals only. It is not applicable for quarantine centres or any other private hospitals.

**5. Will I be covered for the Hospital Income benefit if I am under home quarantine?**

No, home quarantine is not covered. The Hospital Income benefit is only applicable for admission at Government Hospitals.

**6. Am I eligible for the benefits under the campaign if I have just received my Covid-19 vaccination yesterday?**

Yes, you are eligible for the benefits as long as the claim incident is still within the Campaign Period and the RM2 million fund allocated for the campaign has not been exhausted. However, the fourteen (14) day waiting period from the Coverage Validity Period would still apply. This means that you are not entitled to make any claim under this Campaign if you suffer any side effects due to the Covid-19 vaccine within this waiting period.

**7. What are the list of documents required upon submission of claims?**

The documents required are as follows: -

- PerlindunganKu Covid-19 Campaign Claim Form;
- Allianz e-payment Form;
- Copy of death certificate (for death coverage);
- Copy of medical report and admission and discharge summary from the government hospital;
- Covid-19 Vaccination Certificate;
- Claimant's ID Copy (e.g. both sides of NRIC);
- Proof of bank account details (e.g. first page of your bank statement);
- Proof of relationship (e.g. marriage/ birth certificate – if submitting for an Insured Person other than self).

In addition to the documents listed above, the Insured Person is to provide Allianz with any other documents as Allianz may require and shall be in such form and of such nature as Allianz may prescribe.

**8. When will I know the outcome of my PerlindunganKu Covid-19 Campaign claim application?**

Please expect to receive the first response via email within fourteen (14) working days. The claims approval is subject to submission of complete documentations and Campaign's terms and conditions.

**9. Where can I get further information?**

Should you require additional information about PerlindunganKu Covid-19 Campaign you may contact Allianz via Live Chat at [allianz.com.my](https://allianz.com.my), or email to [AGIC-PerlindunganKu@allianz.com.my](mailto:AGIC-PerlindunganKu@allianz.com.my) or at 1300 22 5542, Monday to Friday from 8.00am to 8.00pm.