

Powered up cover with Allianz Shield Plus

Accidents happen when we least expect them to. The loss of income and the ever-piling bills arising from serious accidental injuries could become financially burdensome for our loved ones, even more so in the event of death. The stresses of daily life may have gradually led us to forget the importance of enjoying and appreciating every moment of our lives.

With **Allianz Shield Plus** powered up coverage, you can live your life with complete peace of mind.

Why Allianz Shield Plus?



Comprehensive Coverage

Be prepared for life's uncertainties with our comprehensive personal accident plan with add-on benefits suiting your needs.



Fast-tracked Renewal Bonus

Enjoy increase of up to *20% on your Principal Sum Insured upon yearly policy renewal.



Discount for Family Cover

Safeguard your entire family under a single policy and enjoy up to *50% premium discount with our Family Plan advantage!

*Terms and conditions apply.



Schedule of benefits for Occupation Category A

Occupations where duties are confined to office work or limited travelling and less than 50% engagement in manual labour.

Benefits	Sum Insured (RM)										
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10	
Principal Sum Insured for Accidental Death & Permanent Disablement (up to)	60,000	120,000	180,000	240,000	360,000	600,000	900,000	1,200,000	2,000,000	3,000,000 ⁱ	
Medical Expenses (up to)	3,500	4,500	5,500	6,500	7,500	8,500	9,500	10,000	12,000	15,000	
Alternative Medicine (up to)	350	400	450	500	550	600	650	700	750	800	
Blood Transfusion	20% of Principal Sum Insured										
Dental Correction and/or Corrective Cosmetic Surgery (up to)	5,000										
Hospital Income (per day/max. 180 days)	85	85	85	110	110	185	185	235	250	300	
Renewal Bonus	up to 100% of Principal Sum Insured										
Permanent Impotency or Infertility	20% of Principal Sum Insured										
Kidnap	10,000 for expense and 50,000 for reward										
Ambulance Fee (up to)	500										
Funeral Expenses	5,000										
Bereavement Allowance	20% of Principal Sum Insured										
Personal Liability (up to)	Three times of Principal Sum Insured										
Mobility Expenses (up to)	2,000										
Repatriation Expenses (up to)	20,000										
Miscarriage (due to accident)	2,000										
Compassionate Care (up to)	10,000										
Snatch Theft or Attempted Snatch Theft	600										
Double Indemnity (whilst travelling in a public transport or whilst travelling overseas)	Two times of Principal Sum Insured together with Renewal Bonus										
Annual Premium (RM)	Age 50 years and below	103	177	229	303	418	670	943	1,248	1,816	2,674
	Age 51 years to 80 years	123	212	275	363	501	804	1,131	1,497	2,179	3,209

Note: ⁱTo be referred for underwriting. In order for an individual to purchase Principal Sum Insured RM3,000,000, the Proposer will have to submit a completed Risk Assessment Questionnaire (RAQ) signed by the Proposer and Branch Manager.

Schedule of benefits for Occupation Category B

Skilled, semi-skilled, use of equipment or machinery and exposed to some hazardous conditions and more than 50% engagement in manual labour.

Benefits	Sum Insured (RM)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	
Principal Sum Insured for Accidental Death & Permanent Disablement (up to)	60,000	120,000	180,000	240,000	360,000	
Medical Expenses (up to)	3,500	4,500	5,500	6,500	7,500	
Alternative Medicine (up to)	350	400	450	500	550	
Blood Transfusion	20% of Principal Sum Insured					
Dental Correction and/or Corrective Cosmetic Surgery (up to)	5,000					
Hospital Income (per day/max. 180 days)	85	85	85	110	110	
Renewal Bonus	up to 100% of Principal Sum Insured					
Permanent Impotency or Infertility	20% of Principal Sum Insured					
Kidnap	10,000 for expense and 50,000 for reward					
Ambulance Fee (up to)	500					
Funeral Expenses	5,000					
Bereavement Allowance	20% of Principal Sum Insured					
Personal Liability (up to)	Three times of Principal Sum Insured					
Mobility Expenses (up to)	2,000					
Repatriation Expenses (up to)	20,000					
Miscarriage (due to accident)	2,000					
Compassionate Care (up to)	10,000					
Snatch Theft or Attempted Snatch Theft	600					
Double Indemnity (whilst travelling in a public transport or whilst travelling overseas)	Two times of Principal Sum Insured together with Renewal Bonus					
Annual Premium (RM)	Age 50 years and below	168	273	389	525	788
	Age 51 years to 80 years	201	327	467	630	945

Description of benefits

Allianz Shield Plus is designed to provide you and your loved ones with nineteen (19) Primary Benefits should the unexpected happen.



Accidental Death or Permanent Disablement

Pays the Principal Sum Insured in the event of accidental death or permanent disablement.



Medical Expenses (include Cashless Hospital Admission and Discharge)

Hospital Admission Guarantee (up to RM2,500) at any participating hospital in Malaysia and within the Asia Pacific countries if such hospitalization is required due to an accident.

Asia Pacific countries: Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Myanmar, Nepal, New Zealand, Pakistan, Papua New Guinea, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.



Alternative Medicine

Reimburses the costs for alternative medicine treatment incurred as a result of an accident.



Blood Transfusion

Pays 20% of the Principal Sum Insured if the Insured Person contracts Human Immunodeficiency Virus (HIV) as a result of a blood transfusion whilst undergoing medical treatment for injury in a hospital within Malaysia. This benefit is payable only if the Insured Person is positively diagnosed with HIV within two (2) years from the date of the blood transfusion.



Dental Correction and/or Corrective Cosmetic Surgery

Pays for expenses incurred for dental correction and/or corrective cosmetic surgery on the neck, head or chest (navel up) following injuries sustained as a result of an accident.



Hospital Income

A daily benefit is payable for the period of hospitalisation as a result of an accident, up to a maximum of one hundred and eighty (180) days.

This benefit is only triggered if the Insured Person is hospitalised for more than twelve (12) hours due to an accident.



Renewal Bonus

Upon renewal of Policy, the Principal Sum Insured shall be increased by:

- (a) twenty percent (20%) per year up to a maximum of one hundred percent (100%) for Insured Persons between the ages of thirty (30) days and forty (40) years; or
- (b) ten percent (10%) per year up to a maximum of one hundred percent (100%) for Insured Persons aged forty-one (41) years and above.

regardless of any claims made under Medical Expenses, Blood Transfusion, Dental Correction and/or Corrective Cosmetic Surgery, Weekly Benefits, Hospital Income, Kidnap, Ambulance Fee and Personal Liability.

Renewal Bonus will begin anew if any claims are made under Permanent Disablement, Double Indemnity and Double Indemnity in the event of Motor Vehicle Accident benefits.



Permanent Impotency or Infertility

Pays 20% of the Principal Sum Insured if the Insured Person suffers permanent impotency or infertility as a result of an accident.



Kidnap

Pays a lump sum of RM10,000 for necessary expenses incurred to recover the Insured Person. The Company will also offer a reward of RM50,000 for information leading to the recovery of the Insured Person provided that the Insured Person is alive at the time of recovery. After one year from the date of the reported kidnapping, the disappearance will be considered a death claim.



Ambulance Fee

Reimburses the charges incurred for necessary ambulance services rendered in Malaysia as a result of an accident.



Funeral Expenses

Pays a lump sum amount for funeral expenses in the event of accidental death.



Bereavement Allowance

Pays 20% of the Principal Sum Insured in the event of death due to dengue, zika virus, malaria, japanese encephalitis or chikungunya upon submission of documents required by the Company.



Personal Liability

The Company will indemnify the Insured Person in respect of all sums legally liable to pay third parties in respect of accidental bodily injury or accidental damage to property. The territorial limit of this benefit is within Malaysia only.



Mobility Expenses

If the Insured Person suffers permanent disablement due to an accident, the Company shall reimburse the Insured Person, up to the limits stipulated in the Schedule, the actual costs of purchasing medical equipment provided always that such medical equipment is necessary to assist the mobility of the Insured Person and are recommended by the attending Medical Practitioner.



Repatriation Expenses

The Company will reimburse the actual amount incurred, up to the amount specified in the Schedule in transporting the Insured Person's mortal remains back to his/her home country in the event of accidental death while travelling outside his/her home country.



Miscarriage

Pays RM2,000 per accident in the event the Insured Person suffers a miscarriage as a result of an accident.



Compassionate Care

- (i) Reimbursements of up to RM10,000 for reasonable travelling and accommodation expenses incurred by one (1) family member to take care and/or accompany the Insured Person who is a minor, during the period of hospitalisation, as a result of an accident.
- (ii) Pays a lump sum of RM10,000 in the event that the Insured Person gives birth to a baby or babies with birth defects caused by the zika virus as certified by a Medical Practitioner.



Snatch Theft or Attempted Snatch Theft

Pays a lump sum of RM600 subject to a police report being lodged. Police report to be made within twenty four (24) hours of the Snatch Theft or Attempted Snatch Theft occurrence.



Double Indemnity

In the event the Insured Person suffers death, total paralysis from the neck down or permanent total loss of use of two (2) or more limbs due to an accident whilst travelling as a fare-paying passenger in a public transport or whilst travelling in overseas, the Principal Sum Insured payable under the relevant death or permanent disablement benefits together with Renewal Bonus, if any, shall be doubled.

Optional benefits

The following optional benefits can be added to your **Allianz Shield Plus** primary plan with an additional premium paid for optimum financial preparedness against any life hiccups that may temporarily disrupt your current lifestyle.

1 Weekly Benefit



Pay up to fifty-two (52) weeks if you are totally unable to attend work as certified by a Medical Practitioner.

Limit per week (RM)

Occupation	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
Category A	50	75	100	125	150	250	375	500	750	1,000

Annual Premium with Weekly Benefit (RM)

Age 50 years and below	145	219	292	376	502	859	1,153	1,510	2,054	2,992
Age 51 years to 80 years	174	263	350	451	602	1,031	1,383	1,812	2,465	3,590

Limit per week (RM)

Occupation	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Category B	50	50	50	75	75

Annual Premium with Weekly Benefit (RM)

Age 50 years and below	200	305	420	578	840
Age 51 years to 80 years	240	366	504	693	1,008

2 Double Indemnity in the event of Motor Vehicle Accident



In the event the Insured Person suffers death, total paralysis from the neck down or permanent total loss of use of two (2) or more limbs due to a Motor Vehicle Accident, whether as a pedestrian, passenger, pillion or driver/rider, this benefit together with Renewal Bonus, if any, shall be doubled.

Additional Premium (RM)

Occupation	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
Category A	18	36	54	72	108	180	270	360
Category B	18	36	54	72	108	N/A		

Note: If the Double Indemnity of this Policy is also payable, the Insured Person is only entitled to claim either the Double Indemnity or Double Indemnity in the event of Motor Vehicle Accident only.

3 24 Hours International and Domestic Medical Assistance and Evacuation Programme



1. Medical evacuation;
2. Medically supervised repatriation;
3. ⁱRepatriation of mortal remains (up to RM25,000 per event)
4. ⁱVisit to bedside by a relative (up to RM5,000 per event)
5. ⁱReturn of children travelling with the Insured Person (up to RM2,500 per event)
6. ⁱⁱDespatch of medication not available locally
7. Medical Monitoring and Emergency Message Transmission;
8. Medical referral and arrangement of medical appointments;
9. Tele-medical consultation and evaluation of the Insured's condition;
10. Emergency message relay;
11. Legal referral;
12. Referral to interpreter/translator;
13. Visa, passport and inoculation requirements;
14. Location of lost items.

Occupation	Plan									
	1	2	3	4	5	6	7	8	9	10
Category A & B	Up to RM2,000,000									
Additional Premium (RM)	RM15									

Notes:

1. All medical evacuation and/or repatriation will be carried out under constant medical supervision up to RM2,000,000 per person per event.
2. ⁱThese services are only available to the Insured Person whilst he/she is travelling outside Malaysia.
3. ⁱⁱ Up to USD1,000 if the Insured Person is outside Malaysia and up to RM1,000 if he/she is in Malaysia.

4 Lifestyle and Living Benefits

Benefits	Sum Insured (RM)				
	Plan A	Plan B	Plan C	Plan D	Plan E
 Smart Device Protectionⁱ Compensation in the event of loss or damage to the Insured Person's Smart Device due to forcible break-in or Snatch Theft or Attempted Snatch Theft.	1,000	2,000	3,000	4,000	5,000
 Online Purchase Protectionⁱ Compensates the purchase price for loss of any goods purchased from fake websites/applications or non-delivery of purchased goods.	300	500	800	1,000	1,500
 Credit Card and Loan Indemnity Reimburses the amount the Insured Person is required to pay for his/her credit card, hire-purchase, mortgage or personal loan if he/she is hospitalised due to an accident.	1,000	2,000	3,000	4,000	5,000
 Loss of Sports Equipmentⁱ Compensates for the loss of Insured Person's sports equipment due to forcible break-in or Snatch Theft or Attempted Snatch Theft.	500	1,000	1,500	2,000	2,500
 Missed Event Reimburses the Insured Person's tickets/registration fee/entrance fees for concerts, movies, theme parks, amusement parks or sporting events if the Hospital Income benefit is payable under the Policy.	300	350	400	450	500
 Nursing Care Reimburses the cost of nursing care incurred following hospital discharge due to an accident.	500	1,000	2,000	3,000	4,000
 Lifestyle Modification Expenses Reimburses the cost of modification to the Insured Person's home and/or motor vehicle if 50% or more of the permanent disablement benefit is payable.	5,000	10,000	20,000	25,000	30,000

Benefits	Sum Insured (RM)				
	Plan A	Plan B	Plan C	Plan D	Plan E
 Rehabilitation Expenses Reimburses the cost of consultation and medical treatment incurred following hospital discharge if the Insured Person requires rehabilitation due to an accident.	1,000	2,000	3,000	4,000	5,000
 Housekeeping Services Reimburses the cost of housekeeping services after Insured Person's discharge from hospital following an accident.	300	350	400	450	500
Additional Premium (RM)	47	70	94	118	141

Notes:

- ⁱThis benefit is limited to two (2) claims during the Period of Insurance.
- Refer to policy wordings for the full features and terms and conditions.

5 Study Interruption Benefit



Reimburses one (1) semester fee if the Insured Person is hospitalised due to an accident or in the event of the death of the sponsor due to accident, as well as transportation cost to return home to visit an immediate family member who is hospitalised or dies due to an accident.

Benefits	Sum Insured (RM)				
	Plan A	Plan B	Plan C	Plan D	Plan E
Injury to the Insured Person					
Death of Sponsor ⁱ (due to accident)	10,000	20,000	30,000	40,000	50,000
Transportation Expenses ⁱⁱ (sublimit ⁱⁱⁱ)					
Additional Premium (RM)	16	32	48	64	80

Notes:

- ⁱThe details of one (1) named sponsor aged between eighteen (18) and seventy (70) years must be provided at the time of application of insurance and/or renewal.
- ⁱⁱThis benefit is limited to two (2) claims during the period of insurance.
- ⁱⁱⁱTransportation Expenses is subject to a sublimit of RM1,000, RM2,000, RM3,000, RM4,000 and RM5,000 for Plans A to E respectively.
- The Study Interruption Benefit is only applicable to 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 the period of insurance.

Extended coverage

We understand that life may throw you a curveball. **Allianz Shield Plus** goes the extra mile to provide you with extended benefits to ensure your protection is assured. Subject to the terms, exclusions, provisos and conditions, the cover provided shall be extended to the circumstances outlined below.



Motorcycling risk



Strike, riot and civil commotion



Hijacking



Unprovoked murder and assault



Suffocation through smoke, fumes and poisonous gas



Hunting and mountaineering (without the use of ropes or guides)



Intoxication by drugs or alcohol (within the legal limit)



Flood, windstorm and earthquake



Poisonous food or drink



Water sports



Underwater activities/scuba diving (up to 50 metres)



Polo playing and bungee jumping



Amateur sports (except martial arts and boxing)



Accidental drowning or near drowning



Insect, snake and animal bites

Family plan advantage

It's impossible to shield your child from all the bumps, bruises, scrapes and falls throughout their journey of exploration to become future champions. With two types of premium discounts available, **Allianz Shield Plus** can be extended to protect your future champions from unforeseen vulnerability.

Scenario A : 30% discount



You are insured under Allianz Shield Plus policy.

Each of your *children will enjoy **30% discount** in premium if you insure them under the same policy.

Annual Premium without Weekly Benefits

Category A & B	Parent 1	Child 1 	Child 2 
Plan 1 (RM)	103	103 72.10	103 72.10

30% premium discount for each child

Scenario B : 50% discount



You and your spouse are insured under the same Allianz Shield Plus policy.

Each of your *children will enjoy **50% discount** in premium if you insure them under the same policy.

Pay less when cover more!

Annual Premium without Weekly Benefits

Category A & B	Parent 1	Parent 2	Child 1 	Child 2 
Plan 1 (RM)	103	103	103 51.50	103 51.50

50% premium discount for each child

*Child/Children refers to the Insured Person's unmarried child/children over thirty (30) days but under eighteen (18) years old, or under twenty-four (24) years old if the child is still a full-time student at a higher education institution and is not gainfully employed.

General notes

- For children aged below seventeen (17) years, the maximum Principal Sum Insured allowable is RM1,200,000.
- Only Death and Permanent Disablement Benefits will be payable should the Insured Person be away from Malaysia for more than ninety (90) consecutive days.

This condition is not applicable to Optional Benefits – Lifestyle and Living Benefits and Study Interruption Benefit.
- Only Insured Person aged between sixteen (16) and sixty-five (65) years are eligible to opt for Optional Benefits – Lifestyle and Living Benefits and Study Interruption Benefit.
- In the event you opt for Automatic Renewal (for Individual Policy only), subject to the terms and conditions of your Policy and payment of premium due, your Policy shall be renewed on each anniversary upon expiry unless the Policy is terminated.
- Premium is further subject to 8% Service Tax and RM10 Stamp Duty payable on the Contract of Insurance.
- The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.

Occupation classification

*Category A	Category B
Occupations where duties are confined to office work or limited travelling and less than 50% engagement in manual labour.	Skilled, semi-skilled, use of equipment or machinery exposed to some hazardous conditions and more than 50% engagement in manual labour.
Legislators, senior officials and managers (or directors), professionals, technicians and technical related tasks, clerical workers, service workers and shop and market sales workers, housewife/househusband, retiree, unemployed, student, child.	Skilled agricultural and fishery workers, craft and related trades workers, plant and machine-operators and assemblers, unskilled occupations (involving physical tasks), drivers and riders (including truck drivers, taxi, ehailing and p-hailing), divers, aircraft testers, **pilots or crews, **professional sports-persons, seamen and sea fishermen, jockeys, sawyers and timber logging workers, steeplejacks, stevedores, persons engaged in ambulance services, and woodworking machinists.

Notes:

*Where duties involve more than 50% engagement in manual labour, these occupations will be classified under Category B.

**Only available to individual policyholders.

Excluded occupations

Army/military, war correspondents, explosive handlers and underground tunneling and mining.

Coverage for police, law enforcement personnel, fireman, racing drivers, persons engaged in demolition of buildings and oil rig workers are available under speciality occupation.

Note: Please refer to Allianz Shield Plus Speciality Occupation brochure for more information.

Exclusions

War, civil war, AIDS, insanity, childbirth, provoked murder or assault, aerial activities, martial arts, racing, radiation, nuclear weapons material.

Note: This list is non-exhaustive. Please refer to the Policy for the full list of exclusions.

Frequently asked questions

1. How much premium do I have to pay?

The total premium amount varies depending on your occupation category, plan chosen and age group. Under Category A, you can choose from ten (10) plans, each with premiums ranging from RM103 to RM3,209. Similarly, Category B offers five (5) plans to choose from, with premiums ranging from RM168 to RM945. You also have the option to enhance your coverage with extra benefits through add-ons, which comes with additional premium.

2. In the event of an accident, what can I claim under Medical Expenses?

You can claim for hospitalisation, clinical, medical and surgical treatments, and the cost for obtaining medical/specialist/post-mortem reports.

3. Where can I find the Permanent Disablement Scale of Compensation?

Here are some examples of the Permanent Disablement and percentage payable:

Description of Loss	% of Principal Sum Insured
Loss of both hands or of all fingers and both thumbs	100%
Injury resulting in being permanently bedridden	100%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers	40%

For detailed information on the Permanent Disablement Scale of Compensation, you can refer to https://az.my/scaleofcompensation_asp_eng

4. I already have life insurance and health insurance policy, why do I still need to buy Allianz Shield Plus?

Life insurance offers death benefit to your nominee in case you pass away. Health insurance provides compensation and/or reimbursement of hospitalisation and other medical expenses. Allianz Shield Plus (ASP), on the other hand, protects against the financial risk that could arise due to accidental permanent disablement or accidental death of an earning family member. In brief, ASP is essential as it strengthens your financial portfolio securing the future of dependent family members against unforeseen events. The ASP benefits are payable irrespective of any other insurance or indemnity. You may be eligible due to injuries or disabilities arising out of duties of employment or profession that is covered under any other insurance contract e.g. Employee Benefits Scheme or Social Security Protection (SOCSO).

5. I travel to different countries often for business and at times for leisure. What if I meet with an accident outside Malaysia?

You can rest assured, our Policy offers worldwide coverage. Your claim will be paid even if you meet with an accident overseas. You may be able to claim Medical Expenses, Hospital Income, Snatch Theft and Attempted Snatch Theft, and many other benefits.

6. How will I be entitled for Renewal Bonus?

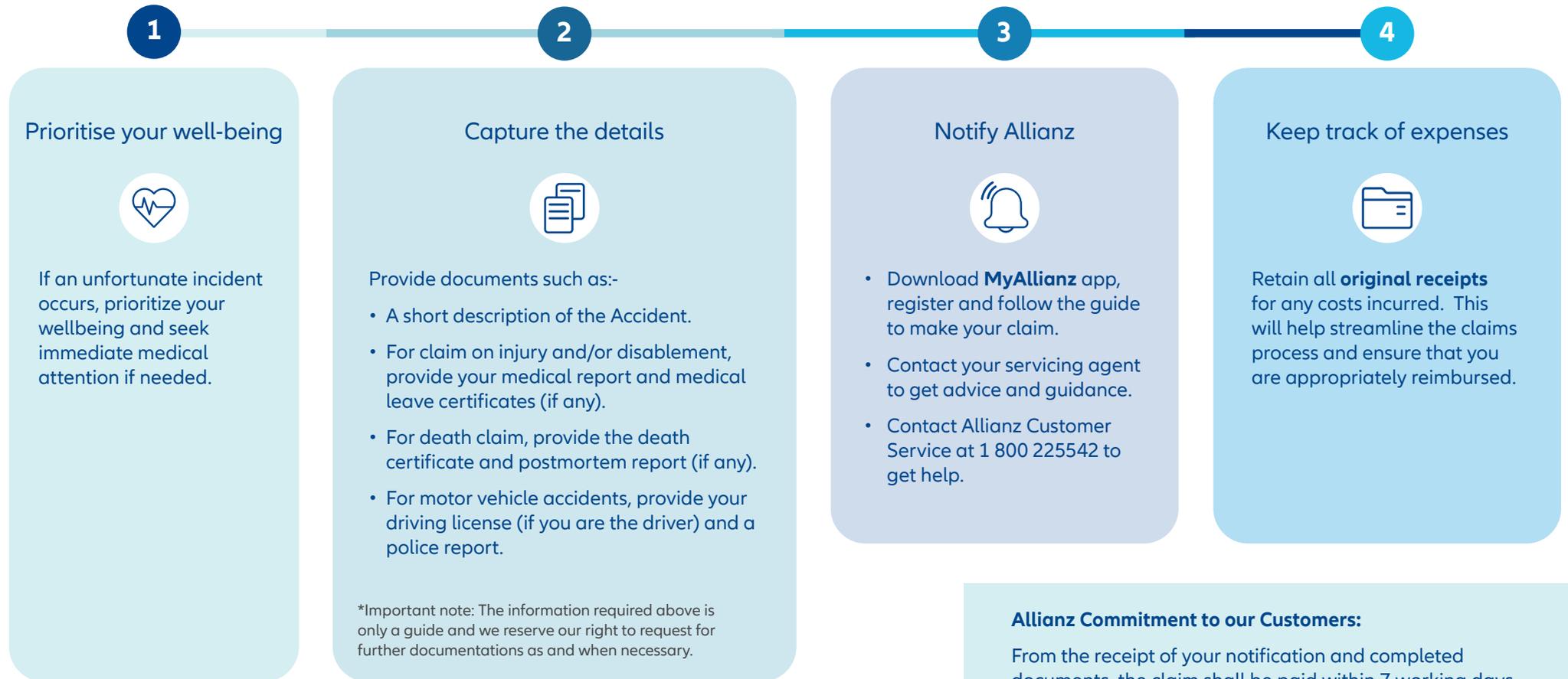
Each time You renew the Policy, provided no claims made under Permanent Disablement, Double Indemnity and Double Indemnity in the event of Motor Vehicle Accident benefits, Your Principal Sum Insured will be increased by 20% (for those aged thirty (30) days to forty (40) years) or 10% (for those aged forty-one (41) years and above); subject to a maximum of 100%.

This brochure is valid from 1 March 2024.

This brochure is not a Contract of Insurance. The description of the available cover is only a brief summary for quick and easy reference. The precise terms, benefits, conditions and exclusions that apply are stated in the Policy.

Navigating your accident claim with Allianz

What to do when you have an accident?



Allianz Commitment to our Customers:

From the receipt of your notification and completed documents, the claim shall be paid within 7 working days.