

Prepared for: \_\_\_\_\_ Printed Date as: \_\_\_\_\_

**PRODUCT DISCLOSURE SHEET**

(Read this Product Disclosure Sheet before you decide to take up Allianz Shield Plus 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 Shield Plus

**1. What is the product about?**

This Policy provides compensation in the event of injuries, disability or death caused solely by sudden, accidental, external and visible events.

**2. What are the covers/benefits provided?**

This Policy covers:

(a) Personal Accident Benefits

- Accidental Death
- Permanent Disablement
- Medical Expenses
- Hospital Income
- Miscarriage due to Accident
- Compassionate Care
- Snatch Theft or Attempted Snatch Theft

(b) Optional Benefits

- Weekly Benefits
- Double Indemnity in the event of Motor Vehicle Accident
- 24 Hours International and Domestic Medical Assistance and Evacuation Program (IMA)
- Lifestyle and Living Benefits:
  - Smart Device Protection
  - Online Purchase Protection
  - Lifestyle Modification Expenses
  - Rehabilitation Expenses
- Study Interruption

*Note: 1. This list is non-exhaustive. Please refer to the Policy for the full list of benefits under this Policy.*

Duration of cover is for one (1) year.

**3. How much premium do I have to pay?**

The total premium that you have to pay may vary depending on the choice of plan required, age and underwriting requirements:

Premium is further subject to 6% Service Tax and RM10 Stamp Duty is also payable on the contract of insurance.

**(a) Age 50 years and below**

| Occupation                             | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 5 | Plan 6        | Plan 7 | Plan 8 | Plan 9 | Plan 10 |
|--|--------|--------|--------|--------|--------|---------------|--------|--------|--------|---------|
|  | (RM)   |        |        |        |        |               |        |        |        |         |
| Annual Premium with Weekly Benefits    |        |        |        |        |        |               |        |        |        |         |
| <b>Class 1 and 2</b>                   | 145    | 219    | 292    | 376    | 502    | 859           | 1,153  | 1,510  | 2,054  | 2,992   |
| <b>Class 3</b>                         | 200    | 305    | 420    | 578    | 840    | Not Available |        |        |        |         |
| Annual Premium without Weekly Benefits |        |        |        |        |        |               |        |        |        |         |
| <b>Class 1 and 2</b>                   | 103    | 177    | 229    | 303    | 418    | 670           | 943    | 1,248  | 1,816  | 2,674   |
| <b>Class 3</b>                         | 168    | 273    | 389    | 525    | 788    | Not Available |        |        |        |         |

**(b) Age 51 years to 80 years**

| Occupation                             | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 5 | Plan 6        | Plan 7 | Plan 8 | Plan 9 | Plan 10 |
|--|--------|--------|--------|--------|--------|---------------|--------|--------|--------|---------|
|  | (RM)   |        |        |        |        |               |        |        |        |         |
| Annual Premium with Weekly Benefits    |        |        |        |        |        |               |        |        |        |         |
| <b>Class 1 and 2</b>                   | 174    | 263    | 350    | 451    | 602    | 1,031         | 1,383  | 1,812  | 2,465  | 3,590   |
| <b>Class 3</b>                         | 240    | 366    | 504    | 693    | 1,008  | Not Available |        |        |        |         |
| Annual Premium without Weekly Benefits |        |        |        |        |        |               |        |        |        |         |
| <b>Class 1 and 2</b>                   | 123    | 212    | 275    | 363    | 501    | 804           | 1,131  | 1,497  | 2,179  | 3,209   |
| <b>Class 3</b>                         | 201    | 327    | 467    | 630    | 945    | Not Available |        |        |        |         |

**Optional Benefit - Double Indemnity in the event of Motor Vehicle Accident**

| Occupations          | Plan 1        | Plan 2 | Plan 3 | Plan 4 | Plan 5 | Plan 6 | Plan 7 | Plan 8 | Plan 9        | Plan 10 |
|----------------------|---------------|--------|--------|--------|--------|--------|--------|--------|---------------|---------|
|                      | (RM)          |        |        |        |        |        |        |        |               |         |
| <b>Class 1 and 2</b> | 18            | 36     | 54     | 72     | 108    | 180    | 270    | 360    | Not Available |         |
| <b>Class 3</b>       | Not Available |        |        |        |        |        |        |        |               |         |

**Optional Benefit - International and Domestic Medical Assistance and Evacuation**

| Occupations        | (RM) |
|--------------------|------|
| <b>Class 1,2,3</b> | 15   |

**Optional Benefit - Lifestyle and Living Benefits**

| Age                      | Plan A | Plan B | Plan C | Plan D | Plan E |
|--------------------------|--------|--------|--------|--------|--------|
|                          | (RM)   |        |        |        |        |
| <b>16 - 65 years old</b> | 47     | 70     | 94     | 118    | 141    |

**Optional Benefit - Study Interruption**

| Age                      | Plan A | Plan B | Plan C | Plan D | Plan E |
|--------------------------|--------|--------|--------|--------|--------|
|                          | (RM)   |        |        |        |        |
| <b>16 - 65 years old</b> | 16     | 32     | 48     | 66     | 80     |

**Savings on Annual Premium - Family Discount**

Your dependant child/children must be insured under the same Policy to be eligible for the following Family Discount.

| Insured Person(s)       | Premium Discount  |
|-------------------------|---|
| Policyholder            | Dependant child/children will receive 30% discount on premium |
| Policyholder and Spouse | Dependant child/children will receive 50% discount on premium |

Note: 1. 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.

**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           |
| Service Tax   | 6% of premium  |

**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) Occupation** - There are occupations which are not covered by this Allianz Shield Plus Policy. Please refer to the list of excluded occupations in the brochure.
- (c) Cash before cover (for Individual Policy)** - 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.

**(d) Eligibility**

- All Malaysians, Malaysian permanent residents, work permit holders, pass holders or individuals otherwise legally employed in Malaysia or legally residing in Malaysia, aged from thirty (30) days up to the age of sixty-five (65) years, and their respective Dependants who are legally residing in Malaysia are eligible and are covered under this Allianz Shield Plus Policy.
- Where the Insured Person opts for the optional Lifestyle and Living Benefits and Study Interruption Benefit, the Insured Person must be sixteen (16) years and up to sixty-five (65) years old to be eligible for the coverage under these optional benefits.
- Where this Policy purchased by a corporate body:
  - the insurance coverage shall only be extended to the Policyholder’s employees; and
  - the minimum age of employee to be covered shall be sixteen (16) years old.
- “Dependant” means one (1) legal spouse of the Insured Person up to the age of sixty-five (65) and the Insured Person’s unmarried child/children over thirty (30) days but under eighteen (18) years or under twenty-four (24) years if the child is still a full-time student at a higher education institution and who is not gainfully employed.

**(e) You may opt for Automatic Renewal** - In the event you opt for automatic renewal, subject to the terms and conditions of this Policy and payment of premium due, the Allianz Shield Plus Policy 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 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, mutiny, popular uprising, strike, riot or civil commotion;
- (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) Any form of disease, infection or parasites and Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV). However, the named diseases specifically mentioned under the Medical Expenses Benefit and Blood Transfusion Benefit may be covered under specific circumstances as detailed therein;
- (e) Childbirth, miscarriage, pregnancy or any complications thereof, unless caused solely by Accident;
- (f) Provoked murder or assault;
- (g) While travelling in an aircraft licensed for passenger service as a member of the crew;
- (h) While committing or attempting to commit any unlawful act;
- (i) While participating in any professional sports;
- (j) 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;
- (k) Racing (other than on foot), pace-making, speed or reliability trials;
- (l) Ionisation, radiation or contamination by radioactivity, nuclear weapons material;
- (m) 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); and
- (n) Liability for any consequence (other than death or any Injury/Permanent Disablement) arising from or in connection with, whether direct or indirect, 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.

**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.

| Period of Insurance      | Percentage of Annual Premium to be Charged |
|--------------------------|--|
| Two (2) Months (Minimum) | 40%  |
| Three (3) Months         | 50%  |
| Four (4) Months          | 60%  |
| Five (5) Months          | 70%  |
| Six (6) Months           | 75%  |
| Over Six (6)             | 100%                                       |

**(a) Termination by Allianz**

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

- at mid mid-night (standard Malaysian time) on the last day of the Period of Insurance stated in the Schedule; or
- when You, the Insured Person, attain the age of eighty (80); or
- upon cessation or termination of this Policy; or
- if any premium on this Policy remains unpaid on or before each automatic renewal (where applicable) 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 timely manner. You may inform our authorised agent, branch office or our customer service.

**9. How do I make a claim?**

You may visit [allianz.com.my](http://allianz.com.my) for the claims guide. 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 this product, please refer to our website at [allianz.com.my](http://allianz.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](mailto:customer.service@allianz.com.my)  
  AllianzMalaysia  
 [allianz.com.my](http://allianz.com.my)

**11. Other types of Personal Accident cover available:**

- (a) Allianz Lifestyle Protect

**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 08/02/2023.