

Product Disclosure Sheet

(Read this Product Disclosure Sheet before You decide to take up Allianz Student Personal Accident Insurance Policy. Be sure to also read the general terms and conditions.)

Prepared for: _____ Printed Date as: _____

Financial Service Provider	: Allianz General Insurance Company (Malaysia) Berhad (“Allianz”/“Us”/“We”/“Our”)
Product Name	: Allianz Student Personal Accident (“Policy”)

1. What is the product about?

This Policy provides compensation to students in the event of injuries, disability or death caused solely by an accident. This Policy also covers external and visible events during and after school hours, 24 hours a day including the journey to or from school, all organized school activities and school holidays.

2. What are the covers/benefits provided?

This Policy covers:

- (a) Death
- (b) Permanent Disablement
- (c) Accidental Death on Public Transport
- (d) Medical Expenses
- (e) Alternative Medicine
- (f) Bereavement Allowance
- (g) Funeral Expenses
- (h) Hospital Income
- (i) Travel Expenses
- (j) Dental Treatment
- (k) Education Allowance
- (l) Kidnap
- (m) Ambulance Fee
- (n) Double Indemnity (while in School premises)
- (o) Lifestyle Modification Expenses
- (p) Compassionate Allowance

Note: Please refer to the policy wording for the full list of features and benefits under this Policy.

Duration of cover is for one (1) year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?

The total premium that You have to pay may vary depending on Your choice of plan. Where applicable, premium is further subject to 8% Service Tax, and RM10 Stamp Duty is also payable on the policy contract.

Plan	Annual Premium (RM)
Plan 1	10
Plan 2	20
Plan 3	28

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	8% of premium

Note: 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.

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 as the policyholder or the insured person, are applying for this Insurance wholly for **purposes unrelated to Your trade, business or profession**, You as the policyholder or the insured person 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 as the policyholder or the insured person, are applying for this Insurance for **purposes related to Your trade, business or profession**, You as the policyholder or the insured person 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

- (i) Payment of premium in respect of this Policy shall be made by the policyholder, insured person, or the insured person's parent, as the case may be, in consideration of the coverage to be provided to the insured person.
- (ii) **Premium Warranty** – The premium due must be paid and received by Us within sixty (60) days from the inception date of this Policy or the endorsement issued by Us setting out the commencement of coverage for the insured persons. The coverage of insured person whose premium has not been paid or received shall be automatically cancelled if this condition is not complied with and We shall be entitled to the prorated premium for the period that We have-provided coverage for such insured person.

(c) Eligibility

This Policy covers individuals who are:

- Malaysians; or
- Malaysian permanent residents; or
- Legally residing in Malaysia;

and who are full-time students attending School and are not gainfully employed, aged from two (2) years up to twenty-one (21) years old.

6. What are the major exclusions under this Policy?

This Policy does not cover death or injury or permanent disablement or other covered losses directly or indirectly caused by or in connection with the following unless otherwise expressly stated:

- (a) War, invasion, act of foreign enemy, terrorist activities, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, mutiny or popular uprising, strike, riot or civil commotion;
- (b) Insanity (unless expressly provided for in this Policy), suicide or any attempt thereof, or intentional self-inflicted injuries;
- (c) Intoxication beyond the legal limit in relation to any 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);
- (e) Childbirth, miscarriage or any complications to a pregnancy, unless caused solely and directly by an accident;
- (f) Provoked murder or assault;
- (g) While committing or attempting to commit any unlawful act;
- (h) While participating in any professional sports;
- (i) 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;
- (j) Racing (other than on foot), pace-making, speed or reliability trials;
- (k) Ionisation, radiation or contamination by radioactivity, nuclear weapons material; and
- (l) Riding/driving without a valid driving license (NOTE: this will not apply to the insured person 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) Termination by the Policyholder or Insured Person

If You are a policyholder, and You give notice to Us to terminate this Policy, such termination shall become effective on the date when the notice is received by Us or on the date specified in such notice, whichever is the later. The individual coverage of the insured person under this Policy shall also cease to be in force as at the date of termination of this Policy. In the event premium has been paid for any period beyond the date of termination of this Policy, the pro-rata premium for such period shall be refunded to the insured person provided that no claim has been made during the period of insurance then subsisting.

If You, as the insured person or the insured person's parent (where the insured person is below the age of eighteen (18)) give notice to Us to terminate the insured person's individual coverage under this Policy, such termination shall become effective on the date the notice is received by Us or 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 the insured person's coverage, the pro-rata premium for such period shall be refunded to You provided that no claim has been made during the period of insurance then subsisting.

(b) Termination by Allianz

In the event We terminate this Policy or any individual coverage under this Policy, as the case may be, pursuant to Condition 3 (Misstatement or Omission of Material Fact) of the Policy or by order of regulatory or governmental authorities, We shall give Our notice of termination by registered post to You as the policyholder or to the relevant insured person, as the case may be, at the policyholder/insured person's 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 or the individual coverage of an insured person under this Policy, as the case may be, the pro-rata premium shall be refunded to the relevant insured person provided that no claim has been made during the period of insurance then subsisting and such refund is not prohibited by any law.

(c) Automatic Termination of Individual Coverage

This Policy shall lapse/terminate upon occurrence of any of the following:

- (i) at mid-night (standard Malaysian time) on the last day of the period of insurance even if the insured person attains the age of twenty-one (21) years, anytime during the period of insurance; or
- (ii) upon death of the insured person; or
- (iii) if any premium on this Policy remains unpaid after sixty (60) days from the inception date of the period of insurance, pursuant to Condition 8 (Premium Warranty) of 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 reaches You in a 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 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.

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

  AllianzMalaysia

 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 compensation for death and disablement in Your insurance policy. You should read and understand the insurance policy and discuss with an agent or contact the insurance company directly for more information.

The benefit(s) payable under eligible product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as at 17/10/2024.