

## Product Disclosure Sheet

(Read this Product Disclosure Sheet before you decide to take up ATM Shield Insurance Policy. Be sure to also read the general terms and conditions in the policy wording ("Policy Wording").

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

<b>Financial Service Provider</b>	<b>: Allianz General Insurance Company (Malaysia) Berhad ("Allianz"/"Us"/"We"/"Our")</b>
<b>Product Name</b>	<b>: ATM Shield ("Policy")</b>

### 1. What is the product about?

ATM Shield is an insurance policy that provides compensation for the loss of or damage to Personal Effects, cash lost as a result of Snatch Theft or Attempted Snatch Theft occurring within twenty-four (24) hours of ATM withdrawal from Insured Person's Bank Account(s), hospitalization income, medical expenses and bodily injury caused entirely by violent, accidental, external and visible means during the Snatch Theft or Attempted Snatch Theft which results in Death or Permanent Disablement.

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

Benefits	Sum Insured (RM)	
	Plan A	Plan B
Death/Permanent Disablement	10,000	10,000
Hospitalization Income (up to 30 days)	50	50
Loss of Cash Withdrawn from ATM (up to) maximum 3 incidents per policy year	1,000	1,500
Loss of or Damage to Personal Effects (up to) per incident	1,000	1,000
Medical Expenses	Not Covered	1,000

Note: Please refer to the full feature and benefits and scale of benefits in the policy contract.

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

	Plan A (RM)	Plan B (RM)
Yearly Premium	50	90

### 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 (applicable for corporate policy)	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 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) **Cash before cover** - 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.
- (c) **Eligibility** – Insured Person aged between 18 to 70 years.

**6. What are the major exclusions under this Policy?**

- (a) War, civil war,
- (b) Insanity, suicide or any attempt thereof, or intentional self-inflicted injury,
- (c) Injury/disablement directly or indirectly caused by or in connection with pregnancy (except miscarriage), childbirth or any treatment relating to birth control or infertility or any other complication arising therefrom.
- (d) illness, under influence of drugs,
- (e) loss occurring from theft of ATM card, unauthorized transactions, fraudulent transactions.

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

**7. Can I cancel my Policy?**

You may terminate your Policy by giving written notice to Allianz. Termination shall become effective on the date the notice is received or on the date specified in such notice whichever is the later. Refund of premium, however, is subject to the terms and conditions stipulated in 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 reach you in a timely manner. You may inform our authorised agent, branch office or our customer service of any change in your contact and personal details.

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

You may visit [allianz.com.my](http://allianz.com.my) for further information. 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 Personal Accident, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', or visit [insuranceinfo.com.my](http://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](mailto:customer.service@allianz.com.my)  
  AllianzMalaysia  
 [allianz.com.my](http://allianz.com.my)

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

- (a) Allianz Shield Plus

**Important Note:**

**You are advised to note the scale of benefits for permanent 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 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](http://www.pidm.gov.my)).

The information provided in this disclosure sheet is valid as at 01/06/2024.