

FREQUENTLY ASKED QUESTIONS (FAQ)

(A) PERLINDUNGANKU ALLIANZ4ALL

1. What is this product about?

The product provides compensation in the event of death or permanent disablement of the Insured Person resulting from an accident. Daily hospital income and medical expenses are also payable in the event the Insured Person requires hospitalisation or treatment in a Government Hospital in Malaysia as a result of an accident or illness. The Policy also provides emergency relief in the event the Insured Person is required to evacuate due to flooding at his/her home.

2. What is the basic cover for PerlindunganKu Allianz4All?

- Accidental Death or Permanent Disablement;
- Hospital Income (Government Hospital in Malaysia only) due to accident or illness;
- Medical Expenses (Government Hospital in Malaysia only) due to accident or illness; and
- Emergency Relief (in the event of evacuation due to flood);

with the following options available:

	Plan 1	Plan 2
Benefits	Sum Insured (RM)	
Death or Permanent Disablement	30,000	50,000
Hospital Income – Government Hospital only (up to maximum thirty (30) days per year)	50 per day	100 per day
Medical Expenses – Government Hospital only (up to)	500	750
Emergency Relief (in the event of evacuation due to flood) (lump sum/once during the policy period)	500	750

- The medical expenses benefit is payable only if the expenses incurred in a single bill or receipt is more than Ringgit Malaysia Ten (RM10) and this condition applies to all Plans.
- In order to make a claim for the Emergency Relief benefit, you must be evacuated from your home for at least forty-eight (48) hours due to flood. Additionally, there is a waiting period of seven (7) days from the Policy issuance date during which You will not be able to make any claims under this benefit.

3. Who can purchase this product?

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

4. Where can I purchase this product?

You can purchase this product via digital platforms of our participating Digital Partners or our agents.

5. Can I purchase more than one (1) PerlindunganKu Allianz4All policy at any point in time?

No. You can only purchase one (1) policy at any point in time.

6. What are the modes of payment for PerlindunganKu Allianz4All?

- For coverage purchased via digital platforms, you can pay via the iPay88 payment gateway and TouchNGo.
- Cash or alternative means, as may be provided by the Company.

7. How do I make a claim for benefits provided under the PerlindunganKu Allianz4All policy?

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. 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 or agents, you may contact them and be redirected to Allianz.

8. 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 policy you have purchased.

9. 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.

10. 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.

11. How do I name a beneficiary if I have not done so during registration?

You can fill up the "Nomination Form" which can be obtained from any of our branch office. You can then submit the completed form to your servicing agent, any Allianz branch office or email to agic.digital@allianz.com.my.

12. How can I renew my insurance coverage under this policy?

You may visit allianz.com.my, contact your servicing agent or our nearest branch office or contact our customer service line at 1300 22 5542 for further assistance.

13. I was admitted to a Government Hospital in Malaysia for five (5) days during the policy period due to an illness and had to pay for the medical expenses incurred during my stay at the hospital.

(a) The total bill I had to pay upon discharge was Ringgit Malaysia Ten (RM10). Can I claim this amount under the Medical Expenses benefit?

No, you cannot claim the medical expenses as the total amount incurred was only Ringgit Malaysia Ten (RM10).

However, you can claim five (5) days of **Hospital Income benefit** amounting to Ringgit Malaysia two hundred and fifty (RM250) or Ringgit Malaysia five hundred (RM500) based on your plan purchased.

(b) The total bill I had to pay upon discharge was Ringgit Malaysia Eleven (RM11). Can I claim this amount under the medical expenses benefit?

Yes, Ringgit Malaysia Eleven (RM11) is reimbursable under the Medical Expenses benefit.

In addition, you can claim five (5) days of **Hospital Income benefit** amounting to Ringgit Malaysia two hundred and fifty (RM250) or Ringgit Malaysia five hundred (RM500) based on your plan purchased.

14. I evacuated from my home due to flood warning. However, my home was not affected by floods. Can I claim the Emergency Relief benefit?

No, your home must be flooded to be eligible for the Emergency Relief benefit.

15. I evacuated for one (1) day due to flooding at my home. Can I claim the Emergency Relief benefit?

No, you must be evacuated for at least forty-eight (48) hours to be eligible for the Emergency Relief benefit.

16. I purchased the PerlindunganKu Allianz4All policy today. Two (2) days later my house was flooded, and I had to evacuate for seventy-two (72) hours. Can I claim the Emergency Relief benefit?

No. There is a waiting period of seven (7) days from the Policy issuance date during which you are not able to make any claims under the Emergency Relief benefit.

17. Where can I get further information?

Should you require additional information about PerlindunganKu Allianz4All, you may contact Allianz via Live Chat at allianz.com.my, or email to customer.service@allianz.com.my or at 1300 22 5542, Monday to Friday from 9.00am to 6.00pm.

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 and driving license (for motor vehicle accident);
- Completed Allianz e-payment form.

Hospital Income:

- Police report and driving license (for motor vehicle accident);
- Hospital admission/discharge note or summary;
- Medical report;
- Completed Allianz e-payment form.

Medical Expenses:

- Police report and driving license (for motor vehicle accident);
- Original medical bills/receipts;
- Hospital admission/discharge note or summary;
- Medical report;
- Completed Allianz e-payment form.

Emergency Relief:

- Photographs of flood incident at the Insured Person's Home;
- Evacuation notice/ evacuation slip;
- Proof of residence/home address.
- 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) ALLIANZ4ALL UNTUK SEMUA INITIATIVE

1. What does the term Allianz4All Untuk Semua (AZ4All) mean?

Allianz General Insurance Company (Malaysia) Berhad's (Allianz General) new products that carry the term AZ4All are structured based on universal values, which directly means it is acceptable to all Malaysians.

Universal Values refer to common values that are acceptable to everyone. Some of the values which we have incorporated in our business include:

- Transparency in the way we do business;
- Full Disclosure of Information – we try to disclose relevant information to customers as much as we can;
- Protecting mother earth and people, where we ensure that our business and investment activities do not bring any harm;
- Social responsibility in helping the needy;
- Supporting anti-corruption activities.

2. What are the changes being done to make AZ4All acceptable to all Malaysians?

All products that use the term AZ4All will be structured according to financial principles which are in line with universal values. To ensure this, the key enhancements are as follows:

- Premiums received are separated into:
 - (a) A Claims Allocation Fund (CAF) where this is used to pay all valid claims covered by the policy contract, based on risk sharing principles;
 - (b) Management Fees to Allianz General where this is used for operational expenses.

Adequate provisions will be made to ensure that there are adequate funds in the CAF to meet all potential claim liabilities. If actual claims are less than expected, the extra money in the CAF (surplus) will be shared with policyholders via a refund or with charitable organisations. The approach for the distribution of the surplus will vary according to the product and surplus amount (if any).

- All cash received will be kept in Islamic Bank Accounts and investments will be made in line with Islamic Financial Principles.

Note that the changes will not impact the premium.

3. Is there a risk that claims will not be paid because there is insufficient fund in the Claims Allocation Fund (CAF)?

All valid claims will be paid. The technical team will ensure that there are adequate monies in the CAF. If by any remote chance there are insufficient funds, Allianz General will be responsible to top up the CAF.

4. Which banking account is used?

Premiums received from products under Allianz4All are placed in Islamic Bank Accounts.

5. What happens if there is a cash surplus in the CAF?

CAF surplus refers to any cash balance in the CAF after all claims have been paid and appropriate reserves are set aside. The treatment of surplus from the CAF will vary according to product. For PerlindunganKu Allianz4All, 100% of the surplus from the CAF shall be allocated to charities as approved by the company, with the allocation proportioned in line with charitable categories selected by policyholders. Surplus will be determined annually.

6. Why do I need to select a charitable category?

We want our customers to be our partners in this “Allianz4All Untuk Semua” business ecosystem in deciding which category of charitable activity will benefit from the surplus (if any). We want customers to be able to choose a charitable category closest to their heart that they wish to support. The company will then allocate any available CAF surplus in proportion with the selections made by the policyholders.

7. How do I participate in selecting charitable activities?

At the point of sale, customers will be asked to select from a list charitable categories.

8. Do applicants need to pay additional premiums to support the charitable activities?

No, applicants do not have to pay extra premium. The charitable activities are funded solely by claims fund surplus if there is any.

9. Are there any changes in the way claims are being processed for products under Allianz4All?

The claims application and decision-making process remains unchanged as per existing processes. Allianz General existing practices are robust, independent and subject to corporate governance.

10. Is Allianz4All the same as Takaful?

Despite both Takaful and Allianz4All products having some similarities, products sold by Takaful companies in the market are governed under the Islamic Financial Services Act (IFSA) whereas Allianz products are governed under Financial Services Act (FSA). Products under the AZ4All banner have been structured based on universal values which also means that these products do not conflict with any widely known religious financial principles and it's up to the customers to make the necessary assessment and decision before accepting them.

In both structures, the premium payment to the company is split into a claims fund (named as “risk fund” under Takaful and “claims allocation fund” under AZ4All), and the rest are treated as management fees.

Payment for Takaful products and AZ4All products are both placed in Islamic banks, and monies for both structures are invested in instruments that are in line with Islamic finance principles.