

## **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 is also payable in the event the Insured Person requires hospitalisation in a Government Hospital in Malaysia as a result of an accident or illness.

**2. What is the basic cover for PerlindunganKu Allianz4All?**

- Accidental Death or Permanent Disablement; and
- Hospital Income (Government Hospital in Malaysia only) due to accident or illness;

with the following options available:

	Plan 1	Plan 2
Benefits	Sum Insured (RM)	Sum Insured (RM)
Death or Permanent Disablement	20,000	25,000
Hospital Income – Government Hospital only (up to maximum thirty (30) days per year)	50 per day	100 per day

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

- For coverage purchased via digital platforms, you can pay via the iPay88 payment gateway.
- Voucher issued to eligible recipients under the Perlindungan Tenang Voucher Programme (“PTVP”). However, in order to redeem the voucher and purchase PerlindunganKu Allianz4All, the eligible individual is required to pay a Mandatory Premium Amount of Ringgit Malaysia Five (RM5).
- Cash or alternative means, as may be provided by the Company.

**6. Who is eligible for the Perlindungan Tenang Voucher (“PTV”) Program?**

An individual who is under the B40 income group is eligible for a voucher worth Ringgit Malaysia Seventy-Five (RM75) issued by the government which can be used to purchase Perlindungan Tenang products offered by insurers subject to payment of the Mandatory Premium. Please note that if you utilise the voucher to pay for premium that is less than the total voucher amount, no refund whatsoever of the balance voucher amount will be refunded to you.

**7. What is the Mandatory Premium Amount?**

In order to redeem the Ringgit Malaysia Seventy-Five (RM75) voucher and purchase PerlindunganKu Allianz4All, the eligible individual is required to pay a Mandatory Premium Amount amounting to Ringgit Malaysia Five (RM5) or as stipulated from time to time by the Ministry of Finance of Malaysia or other relevant government authority. The Mandatory Premium

Amount forms part of the premium payable for PerlindunganKu Allianz4All and the remaining premium payable will be automatically deducted from the PTV.

**8. Where can I check my eligibility for the PTV Program?**

You may check on your eligibility via <https://www.myPTV.my>. We will also check on your eligibility when you register on our website [allianz.com.my](https://allianz.com.my) to purchase the PerlindunganKu Allianz4All policy via redemption of the PTV.

**9. When will my coverage commence if I utilize the PTV to purchase PerlindunganKu Allianz4All?**

Your coverage will commence after the Company confirms your eligibility for the voucher under the PTVP and successfully redeems the PTV from the PTV Portal hosted by Insurance Services of Malaysia ("ISM"). In the event the redemption of the PTV is unsuccessful, your servicing agent or intermediary will notify you of the same and your insurance coverage will be automatically terminated pursuant to Condition 12 (c) (Automatic Termination) of the policy from the inception date.

**10. Can I purchase PerlindunganKu Allianz4All if the redemption of the PTV was unsuccessful?**

Yes, cash or alternative means are available provided that the Insured Person is a Malaysian, residing in Malaysia, aged from eighteen (18) years up to fifty-nine (59) years old.

**11. 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](mailto: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.

**12. 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.

**13. 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.

**14. 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.

**15. 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](mailto:agic.digital@allianz.com.my).

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

You may visit [allianz.com.my](https://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.

**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](https://allianz.com.my), or email to [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my) or at 1300 22 5542, Monday to Friday from 8.00am to 8.00pm.

**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 (if any);
- 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) PERLINDUNGANKU COVID-19 CAMPAIGN**

### **1. What is the PerlindunganKu Covid-19 Campaign about?**

Allianz General Insurance Company (Malaysia) Berhad is allocating RM 2 million to provide free Covid-19 related coverage to ensure that the Insured Persons covered under the PerlindunganKu Allianz4All policy are well-protected. The Campaign provides the following benefits at no extra premium: -

- Death due to Covid-19 or Covid-19 vaccine side effects with sum insured of ten thousand ringgit (RM10,000).
- Hospital Income of fifty-ringgit (RM50) per day for treatment of Covid-19 (admission at Government Hospitals in Malaysia only) up to a maximum of thirty (30) days during the Coverage Validity Period.

This Campaign will run from 1 October 2021 until 31 December 2022 or the date the total amount payable under this Campaign reaches RM2 million, whichever occurs earlier ("Campaign Period").

Your coverage period under the Campaign will start upon commencement of the period of insurance of your PerlindunganKu Allianz4All coverage and end on the expiry of the Campaign Period or the expiry of your PerlindunganKu Allianz4All period of insurance, whichever is earlier ("Coverage Validity Period").

### **2. How do I make a claim for benefits provided under the PerlindunganKu Covid-19 Campaign?**

You must notify Allianz within thirty (30) days from the date of loss via email to [AGIC-PerlindunganKu@allianz.com.my](mailto:AGIC-PerlindunganKu@allianz.com.my). Alternatively, if you have purchased the insurance coverage with one of our participating Digital Partners or agents, you may contact them and be redirected to Allianz.

Allianz will pay claims made under this Campaign provided the coverage is purchased during the Campaign Period and the Covid-19 positive diagnosis or side effects due to the Covid-19 vaccine is obtained within the Coverage Validity Period, subject to a fourteen (14) day waiting period from the commencement of the Insured Person's Coverage Validity Period.

Any claims paid under this PerlindunganKu Covid-19 Campaign will not reduce or affect the benefits under your PerlindunganKu Allianz4All coverage.

### **3. Examples of situations which would/would not trigger a claim under this Campaign: -**

#### **Scenario 1**

Period of Insurance	05 October 2022 to 04 October 2023
Covid-19 Diagnosis	14 October 2022
Claim Status	Not entitled to the claim as the date of diagnosis is within the Fourteen (14) day waiting period from the coverage effective date.

#### **Scenario 2**

Period of Insurance	05 October 2022 to 04 October 2023
Covid-19 Diagnosis	20 October 2022
Claim Status	Entitled to claim as the diagnosis was within the Coverage Validity Period and Campaign Period.

**Scenario 3**

Period of Insurance	05 October 2022 to 04 October 2023
Covid-19 Diagnosis	15 October 2023
Claim Status	Not entitled to the claim as the diagnosis was after the Period of Insurance.

**Scenario 4**

Period of Insurance	05 October 2022 to 04 October 2023
Covid-19 Diagnosis	01 October 2022
Claim Status	Not entitled to the claim as the diagnosis is prior to the Effective Date of the coverage.

**Scenario 5**

Period of Insurance	05 October 2022 to 04 October 2023
Covid-19 Diagnosis	01 October 2023
Claim Status	Not entitled to the claim as the diagnosis was not within the Campaign Period.

**Scenario 6**

Period of Insurance	05 October 2022 to 04 October 2023
Death (due to accident)	20 October 2022
Claim Status	Not entitled to claim as the death was due to accident and not Covid-19 or Covid-19 vaccine side effects.

**Scenario 7**

Period of Insurance	05 October 2022 to 04 October 2023
Death (due to cancer)	20 October 2022
Claim Status	Not entitled to claim as the death was due to cancer (illness) and not Covid-19 or Covid-19 vaccine side effects.

**Scenario 8**

Period of Insurance	05 October 2022 to 04 October 2023
Hospitalisation (due to accident)	20 October 2022
Claim Status	Not entitled to claim as the hospitalisation was due to accident and not treatment of Covid-19.

**Scenario 9**

Period of Insurance	05 October 2022 to 04 October 2023
Hospitalisation (due to heart attack)	20 October 2022
Claim Status	Not entitled to claim as the hospitalisation was due to treatment of heart attack and not Covid-19.

#### Scenario 10

Period of Insurance	05 October 2022 to 04 October 2023
Covid-19 Diagnosis (at private hospital)	20 October 2022
Claim Status	Not entitled to claim as the treatment is at a private hospital.

**4. Is the Hospital Income benefit applicable if I am admitted to a quarantine centre?**

No, the Hospital Income benefit is only applicable for admission at Government Hospitals in Malaysia only. It is not applicable for quarantine centres or any other private hospitals.

**5. Will I be covered for the Hospital Income benefit if I am under home quarantine?**

No, home quarantine is not covered. The Hospital Income benefit is only applicable for admission at Government Hospitals in Malaysia.

**6. Am I eligible for the benefits under the campaign if I have just received my Covid-19 vaccination yesterday?**

Yes, you are eligible for the benefits as long as the claim incident is still within the Campaign Period and the RM2 million fund allocated for the campaign has not been exhausted. However, the fourteen (14) day waiting period from the Coverage Validity Period would still apply. This means that you are not entitled to make any claim under this Campaign if you suffer any side effects due to the Covid-19 vaccine within this waiting period.

**7. What are the list of documents required upon submission of claims?**

The documents required are as follows: -

- PerlindunganKu Covid-19 Campaign Claim Form;
- Allianz e-payment Form;
- Copy of death certificate (for death coverage);
- Copy of medical report and admission and discharge summary from the government hospital;
- Covid-19 Vaccination Certificate;
- Claimant's ID Copy (e.g. both sides of NRIC);
- Proof of bank account details (e.g. first page of your bank statement);
- Proof of relationship (e.g. marriage/ birth certificate – if submitting for an Insured Person other than self).

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.

**8. When will I know the outcome of my PerlindunganKu Covid-19 Campaign claim application?**

Please expect to receive the first response via email within fourteen (14) working days. The claims approval is subject to submission of complete documentations and Campaign's terms and conditions.

**9. Where can I get further information?**

Should you require additional information about PerlindunganKu Covid-19 Campaign you may contact Allianz via Live Chat at [allianz.com.my](https://allianz.com.my), or email to [AGIC-PerlindunganKu@allianz.com.my](mailto:AGIC-PerlindunganKu@allianz.com.my) or at 1300 22 5542, Monday to Friday from 8.00am to 8.00pm.

## **(C) ALLIANZ4ALL INITIATIVE**

### **1. What does the term Allianz4All (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.