

## Product Disclosure Sheet

(Read this Product Disclosure Sheet before you decide to take up Personal Accident (PA) 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>: Personal Accident (PA) ("Policy")</b>

### 1. What is the product about?

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

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

This policy covers:

- (a) Accidental Death and Permanent Disablement

You may extend the policy to provide for the following benefits by paying additional premium:

- (a) Temporary Total Disablement and Temporary Partial Disablement
- (b) Medical Expenses

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

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 the choice of benefits, occupation classification and underwriting requirements.

### 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 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 in inaccurate or has changed.

- (b) **Occupation** – There are occupations which are not covered by this Personal Accident policy. Please refer to the list of referral occupations in the Proposal Form.

- (c) **Cash Before Cover** (applicable to 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) **Premium Warranty** (applicable to Group Policy) – The premium due must be paid to us or our authorized agent within sixty (60) days from the inception date of the cover.
- (e) **Eligibility** – Insured Person aged between sixteen (16) years old to sixty-five (65) years old. Renewable is up to seventy (70) years old.

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

This policy does not cover death or injury caused by the following events:

- (a) War, terrorism, radiation or contamination by radioactivity
- (b) Suicide or self-inflicted injury, pre-existing physical defect or infirmity, AIDS, pregnancy
- (c) Professional or hazardous sports, aerial activities, underwater activities requiring breathing apparatus
- (d) Member of armed forces, rescue services, police forces, aircraft crew

*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 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 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 this policy, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all our branches or visit [www.insuranceinfo.com.my](http://www.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) Special Occupation Personal Accident
- (b) Special Occupation Group Personal Accident
- (c) Allianz Shield

### **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.