

PerlindunganKu COVID-19 Campaign Terms and Conditions

The **PerlindunganKu COVID-19 Campaign** (“**Campaign**”) is organized by Allianz General Insurance (Company) Malaysia Berhad (“**AGIC**”) and shall be subject to the terms and conditions contained herein.

1. Campaign Period

This Campaign will run from 1st October 2021 until 31st December 2022 or the date when the total amount payable under this Campaign reaches RM2 million, whichever occurs earlier (“**Campaign Period**”). Notwithstanding the aforesaid, AGIC reserves the right to change the Campaign Period without prior notification.

2. Eligibility

This Campaign is open to all Malaysians who purchase insurance coverage underwritten by AGIC under the PerlindunganKu scheme during the Campaign Period (“**Eligible Participants**”). Such individual customers will be deemed an Eligible Participant and will be automatically enrolled in the Campaign.

3. Campaign Criteria

- a) Any Malaysian who purchases coverage under the PerlindunganKu scheme from 30 September 2021 during the Campaign Period will be automatically enrolled into the Campaign.
- b) Eligible Participants must provide their valid NRIC number, mobile phone and email contact details during their purchase of the PerlindunganKu scheme, failing which any claim made under this Campaign may be rejected.
- c) A fourteen (14) day waiting period from the coverage validity period under the Campaign is applicable. This means that the Eligible Participant is not entitled to make any claim under this Campaign if the positive Covid-19 diagnosis is obtained within this waiting period or if the Eligible Participant suffers any side effects due to the Covid-19 vaccine within this waiting period.

4. Campaign Mechanics

- a) Under this Campaign, all Eligible Participants are entitled to make a claim from the complimentary PerlindunganKu Fund set up by AGIC if diagnosed with Covid-19, subject to the terms and conditions of this Campaign.

b) The coverage under this Campaign is as follows:

PerlindunganKu Scheme							
Coverage Validity Period	<p>The Coverage Validity Period of the Eligible Participant under the Campaign shall correspond with the period of insurance of the Eligible Participant's PerlindunganKu insurance coverage which must be during the Campaign Period.</p> <p>As such, the Coverage Validity Period shall end on:</p> <p>(a) 31st December 2022; OR</p> <p>(b) the date the total amount payable under this Campaign reaches RM2 million; OR</p> <p>(c) the expiry date of the period of insurance under the PerlindunganKu insurance coverage;</p> <p>whichever occurs earlier, provided the coverage is purchased during the Campaign Period.</p>						
Amount payable upon being diagnosed with Covid-19 during Coverage Validity Period	<table> <tr> <th>PerlindunganKu COVID-19 Campaign Coverage</th><th>Amount Payable</th></tr> <tr> <td>Death (Trigger: Covid-19 and Covid-19 vaccine side effects)</td><td>RM 10,000</td></tr> <tr> <td>Hospital Income – Government Hospitals Only (Trigger: Treatment of Covid-19)</td><td>RM 50 Daily (up to 30 Days during the Coverage Validity Period under the Campaign)</td></tr> </table> <ol style="list-style-type: none"> A fourteen (14) day waiting period from the Coverage Validity Period is applicable. This means that <ol style="list-style-type: none"> any positive diagnosis of Covid-19 obtained before or within this waiting period; or any side effects due to the Covid-19 vaccine obtained before the waiting period; shall not entitle any Eligible Participant to make a claim under this Campaign. Subject to Point 1 above, any claim made under this Campaign for the death or Hospital Income (for government hospitals only) coverage is only payable if the death (due to Covid-19 or Covid-19 vaccine side effects) or hospitalization for treatment of Covid-19 occurs after the fourteen (14) day waiting period but during the Coverage Validity Period. In the event the death (due to Covid-19 or Covid-19 vaccine side effects) or hospitalization for treatment of Covid-19 occurs after the expiry of the Campaign Period (notwithstanding that it may be during the effective period of insurance of the PerlindunganKu coverage), the Eligible Participant shall not be entitled to make any claim under this Campaign. 	PerlindunganKu COVID-19 Campaign Coverage	Amount Payable	Death (Trigger: Covid-19 and Covid-19 vaccine side effects)	RM 10,000	Hospital Income – Government Hospitals Only (Trigger: Treatment of Covid-19)	RM 50 Daily (up to 30 Days during the Coverage Validity Period under the Campaign)
PerlindunganKu COVID-19 Campaign Coverage	Amount Payable						
Death (Trigger: Covid-19 and Covid-19 vaccine side effects)	RM 10,000						
Hospital Income – Government Hospitals Only (Trigger: Treatment of Covid-19)	RM 50 Daily (up to 30 Days during the Coverage Validity Period under the Campaign)						

	<ol style="list-style-type: none"> 4. In relation to the Hospital Income (for government hospitals only) coverage, the daily amount shall be payable up to thirty (30) days for the entire Coverage Validity Period. Any daily payments made shall reduce the total number of days available and therefore the amount payable to the Eligible Participant. 5. The Hospital Income (for government hospitals only) coverage is only payable if the Eligible Participant hospitalized at a government hospital for treatment of Covid-19. The Eligible Participant shall not be entitled to make any claim for the Hospital Income coverage if he/she is required to be quarantined at a government hospital but does not receive any treatment for Covid-19.
Claim Process	<ol style="list-style-type: none"> 1. Submit complete documents via email to AGIC-PerlindunganKu@allianz.com.my 2. Allianz receives documents and validates claim entitlement. 3. Claims approved (<i>within 14 working days upon receiving complete documents by Allianz</i>). 4. Claims payout via E-Payment (<i>5 working days</i>).
Claim Documents	<ul style="list-style-type: none"> ✓ 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).
<p>This complimentary coverage under the PerlindunganKu COVID-19 Campaign is payable on a first come first served basis and shall cease to be payable upon expiry of the Coverage Validity Period.</p> <p>For avoidance of doubt, notification of any claim under this Campaign must be submitted to an AGIC Branch or to AGIC via email AGIC-PerlindunganKu@allianz.com.my within thirty (30) days from the date of the Eligible Participant being diagnosed with Covid-19.</p>	

5. Other Conditions

- a) By participating in this Campaign, the Eligible Participants hereby agree to be bound by these terms and conditions, and any decisions made by AGIC in respect of this Campaign shall be final and conclusive.
- b) AGIC reserves the right and has the absolute discretion to vary the Campaign Period, Coverage Validity Period, and any other terms and conditions of this Campaign, or to suspend, cancel or terminate the Campaign without any prior notice or reason.

- c) AGIC shall not be liable for any direct or indirect loss or damage of any kind whatsoever or howsoever arising, that may be suffered by the Eligible Participants or any person claiming through the Eligible Participants in connection with this Campaign.
- d) For any enquiries related to this Campaign, please contact Allianz via Live Chat at allianz.com.my, or email at customer.service@allianz.com.my or at 1300 22 5542, Monday to Friday from 8.00am to 8.00pm.
- e) The terms and conditions of the Campaign shall be governed and interpreted in accordance with the laws of Malaysia.