

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

**PRODUCT DISCLOSURE SHEET**

(Read this Product Disclosure Sheet before you decide to take up Special Occupation Personal Accident and Special Occupation Group Personal Accident Insurance Policy. Be sure to also read the general terms and conditions.)

**Financial Service Provider** : Allianz General Insurance Company (Malaysia) Berhad (“Us”/“We”/“Our”)  
**Product Name** : Special Occupation Personal Accident and Special Occupation Group Personal Accident

**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. This Policy specifically provides cover to Insured engaged in special occupation class.

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

This policy covers:

- (a) Accidental Death from RM 10,000 to a maximum of RM 100,000
- (b) Permanent Disablement
- (c) Medical Expenses

Extensions:

- (a) Hunting
- (b) Insect and snake bites
- (c) Scuba diving
- (d) Bungee jumping

*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?**

Section	Benefit	Amount of Coverage (RM)	Premium (RM)
A	Accidental Death	10,000.00	32
B	Permanent Disablement (Scale)		
C	Medical Expenses	500.00	23
		1,000.00	32
		2,000.00	47
		3,000.00	60
		4,000.00	70
		5,000.00	78

**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	6% of premium

**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 the 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) 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 (Individual) – The premium due must be paid and received by insurance company before cover commences. This insurance is automatically null and void if this condition is not complied with
- (d) Premium Warranty Clause (Group) – The premium due must be paid and received by insurance company within sixty (60) days from the risk inception date of the policy/endorsement/renewal failing which the contract is automatically cancelled
- (e) Eligibility – Insured Person aged between sixteen (16) years old to sixty (60) years old. Renewable is up to sixty five (65) 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
- (b) Suicide and insanity
- (c) Self-inflicted injury
- (d) Any form of disease, AIDS
- (e) Provoked murder or assault
- (f) Committing or attempting to commit any unlawful act

*Note: This list is non-exhaustive. Please refer to the policy 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 the Company. 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. 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)  
f @AllianzMalaysia  
allianz.com.my

**10. Other types of Personal Accident cover available**

- (a) Personal Accident
- (b) Group Personal Accident

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND 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 information provided in this disclosure sheet is valid as at 01/04/2020.