

SecureCover

Benefits

Waives the need for you to continue paying the insurance premium in times of need. Allianz Life Malaysia will pay an amount equivalent to the premium amount in the event of the:

- ❖ Death of the payor.
- ❖ Total & Permanent Disability (TPD) of the payor before the age of 65.
- ❖ Diagnosis with any of the specified 36 critical illnesses.

Benefits payable will be allocated towards the purchase of units for the investment-linked account of the policy.

An Extended Total and Permanent Disability (ETPD) Rider is attachable to SecureCover by default at no extra premium charges to you.

The Extended TPD Rider covers:

- ❖ Blindness - Permanent and Irreversible
- ❖ Loss of Independent Existence

Note: If you wish to terminate this Rider, Your ETPD Rider will be terminated automatically.

SecureCover Plus

Benefits

Waives the need for you or your spouse to continue paying the insurance premium in times of need. Allianz Life Malaysia will pay an amount equivalent to the premium amount in the event of the:

- ❖ Death of either one of the joint life assureds
- ❖ Total & Permanent Disability (TPD) of either one of the joint life assureds before the age of 65
- ❖ Diagnosis with any of the specified 36 critical illnesses of either one of the joint life assureds.

Benefits payable will be allocated towards the purchase of units for the investment-linked account of the policy.

An Extended Total and Permanent Disability (ETPD) Rider is attachable to SecureCover by default at no extra premium charges to you.

The Extended TPD Rider covers:

- ❖ Blindness - Permanent and Irreversible
- ❖ Loss of Independent Existence

Note: If you wish to terminate this Rider, Your ETPD Rider will be terminated automatically.

Specified 36 critical illnesses table

<p>(1) Alzheimer's Disease / Severe Dementia</p> <p>(2) Angioplasty and Other Invasive Treatment for Coronary Artery Disease*</p> <p>(3) Bacterial Meningitis – <i>resulting in Permanent inability to perform Activities of Daily Living</i></p> <p>(4) Benign Brain Tumour - of <i>specified severity</i></p> <p>(5) Brain Surgery</p> <p>(6) Cancer - of <i>specified severity and does not cover very early cancers</i></p> <p>(7) Cardiomyopathy - of <i>specified severity</i></p> <p>(8) Chronic Aplastic Anemia – <i>resulting in Permanent Bone Marrow Failure</i></p> <p>(9) Coma – <i>resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</i></p> <p>(10) Coronary Artery By-Pass Surgery</p> <p>(11) Deafness – Permanent and Irreversible</p> <p>(12) Encephalitis – <i>resulting in Permanent inability to perform Activities of Daily Living</i></p>	<p>(13) End-Stage Liver Failure</p> <p>(14) End-Stage Lung Disease</p> <p>(15) Full-blown AIDS</p> <p>(16) Fulminant Viral Hepatitis</p> <p>(17) Heart Attack - of <i>specified severity</i></p> <p>(18) Heart Valve Surgery</p> <p>(19) HIV Infection due to Blood Transfusion</p> <p>(20) Kidney Failure – <i>requiring dialysis or kidney transplant</i></p> <p>(21) Loss of Speech</p> <p>(22) Major Head Trauma – <i>resulting in Permanent inability to perform Activities of Daily Living</i></p> <p>(23) Major Organ / Bone Marrow Transplant</p> <p>(24) Medullary Cystic Disease</p> <p>(25) Motor Neuron Disease – <i>Permanent Neurological Deficit with Persisting Clinical Symptoms</i></p> <p>(26) Multiple Sclerosis</p> <p>(27) Muscular Dystrophy</p>	<p>(28) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection</p> <p>(29) Parkinson's Disease – <i>resulting in Permanent inability to perform Activities of Daily Living</i></p> <p>(30) Primary Pulmonary Arterial Hypertension - of <i>specified severity</i></p> <p>(31) Serious Coronary Artery Disease</p> <p>(32) Stroke – <i>resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</i></p> <p>(33) Surgery to Aorta</p> <p>(34) Systemic Lupus Erythematosus with Severe Kidney Complications</p> <p>(35) Terminal Illness</p> <p>(36) Third Degree Burns - of <i>specified severity</i></p>
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Terms and conditions apply