

Additional Information Sheet – Allianz 1Cover

This document serves to provide additional product information, complementing the Sales Illustration and Product Disclosure Sheet.

Your Coverage/Benefits

This plan provides **insurance coverage upon death of the Life Assured due to accidental or non-accidental causes**, subject to the terms and conditions of this plan.

1. What are the major exclusions and limitations under this plan?

- (i) The Policy shall not cover suicide, while sane or insane within 12 months from the Issue Date or any Reinstatement Date whichever is later.
- (ii) The Policy shall not cover any Accidental Death caused directly or indirectly, wholly or partly, by any of the following occurrences:
 - a) violation or attempted violation of the law or resistance to arrest by the Life Assured;
 - b) attempted suicide, self-inflicted Bodily Injuries or disorderly conduct on the part of the Life Assured;
 - c) the Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
 - d) accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material;
 - e) war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
 - f) the Life Assured participating or involving directly or indirectly, in any riot, strike, civil commotion or terrorist activity;
 - g) Bodily Injury sustained while the Life Assured is under the influence of alcohol, narcotics or drugs unless taken as prescribed by a Doctor;
 - h) any activities of a military nature whilst being engaged in military services;
 - i) ptomaines or bacterial infection (except pyogenic infection which occurred from an accidental cut or wound);
 - j) the intentional or negligent inhalation or consumption of poison, gases or noxious fumes;
 - k) medical or surgical treatment necessitated by an Accident arising from the acts and events excluded under a) to j) stated above;
 - l) medical or surgical treatment not necessitated by any Accident; or
 - m) the Life Assured engaging or taking part in:
 - (i) making an arrest as an officer of law;
 - (ii) serving in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
 - (iii) activities which include but are not limited to racing on wheels or on horse, any underwater activities, rock climbing or mountaineering, pot-holing, parachuting, skydiving, hang-gliding, gliding, para-gliding, micro-lighting, ballooning, bungee-jumping, winter sports, hunting on horse-back or driving or riding in any kind of race or brawling and forms of professional sports; or
 - (iv) entering, exiting, operating, servicing, or being transported by any aerial device or conveyance (except when the Life Assured is a passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or when the Life Assured is a licensed pilot or a crew member carrying out his/her duty according to his/her employment with that particular commercial airline).

Note: This list is non-exhaustive. Please refer to the Policy Contract for the complete terms and conditions under this plan.

Key Terms and Conditions

1. **Reinstatement** – If Your Policy has lapsed due to non-payment of premium, You may, upon obtaining Our written consent, reinstate it any time within 90 days from the date of lapsation in default subject to the terms and conditions as stated in the Policy Contract.
2. The Premium is guaranteed and level throughout the Premium payment term.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the complete terms and conditions under this plan.