

PRODUCT DISCLOSURE SHEET

Date: dd/mm/yyyy

Dear Customer,

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating medical and health insurance. Please refer to the Supplementary Contract for the full terms and conditions.

Other customers have read this PDS and found it helpful; **You should read it too.**

1 What is Additional Critical Illness?

Additional Critical Illness is an optional, non-participating and yearly renewable rider (subsequently called "Rider") which is attachable to Allianz EliteChoice plan (subsequently called "Basic Policy") under its Group Term Life scheme that pays a lump sum benefit equivalent to the Rider's Sum Assured if the Insured Member is diagnosed with any one of the covered Critical Illnesses, subject to the terms and conditions of the Supplementary Contract. The sum assured of the Basic Policy will not be reduced by the Rider's Sum Assured paid out as the benefit under this Supplementary Contract is an additional payment to the Basic Policy.

2 Know Your Coverage/Benefits

As an illustration, You will receive the following insurance coverage/benefits for a coverage period of 1 year:

Coverage	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)
Additional Critical Illness Benefit	500,000	300,000	200,000	150,000	100,000	50,000

This Rider covers 39 Critical Illnesses including:

1. Stroke
2. Heart Attack
3. Cancer

Note: This list is **non-exhaustive**. Please read Your **Supplementary Contract** and **Additional Information Sheet** for details on the Critical Illnesses covered.

Your medical and health insurance **excludes** any Critical Illness caused directly or indirectly, wholly or partly by any 1 of the following occurrences:

- any Critical Illness which first manifests itself prior to or within the Waiting Period;
- any Critical Illness arises directly or indirectly from a Pre-Existing Condition;
- any Illness or surgery other than diagnosis of or surgery for a Critical Illness as defined herein;
- a Critical Illness where, in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Insured Member to undergo a blood test for HIV as a condition precedent to acceptance of any claim. This exclusion does not apply to HIV infection due to Blood Transfusion or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection as defined in the Supplementary Contract. For the purpose of the Supplementary Contract:
 - a. the definition of Acquired Immune Deficiency Syndrome (AIDS) shall be that is used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - b. an infection shall be deemed to have occurred if the blood or other relevant test(s) indicate either the presence of any HIV or antibodies to such a virus.
- any Critical Illness which was diagnosed to be due, directly or indirectly, to a congenital defect or Disease, which was manifested or was diagnosed before the Insured Member attains 17 years of age;
- any Critical Illness which is due to self-inflicted injuries while sane or insane;
- any Critical Illness resulting directly from alcohol or drug abuse; or
- the Insured Member did not survive for at least 30 days after the diagnosis of a Critical Illness.

If You have any questions or require assistance on Your medical and health insurance, You can:



Call Us at
1 300 22 5542



Email Us at:
customer.service@allianz.com.my



Scan the QR code above or visit Our website at:
<https://www.allianz.com.my/elitechoice>

3 Know Your Obligations

For Your medical and health insurance, You must pay a premium of:							
Premium	Please refer to Your Quotation and Additional Information Sheet for the estimated total premium that You have to pay.						
Premium payment duration: 1 year							
<ul style="list-style-type: none"> Please add the applicable government tax if the Policy Owner is a business organisation or where the Policy is absolutely assigned to a business organisation. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia. 							
You also have to pay the following fees and charges (included as part of Your Policy):							
Stamp Duty (charged per Policy issued)	RM10.00						
Commission (included in the payable premium)	The maximum commission to the intermediary (if any) which is chargeable from Your premium is ten percent (10%). The example below shows the commission payable as nominal figures and as a percentage:						
	<table border="1"> <thead> <tr> <th>Type</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>The total annual premium for Your Policy</td> <td>RM 8,416.00</td> </tr> <tr> <td>Commission paid to the intermediary</td> <td>10% of Your premium or RM 841.60</td> </tr> </tbody> </table>	Type	Amount	The total annual premium for Your Policy	RM 8,416.00	Commission paid to the intermediary	10% of Your premium or RM 841.60
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Please refer to Your **Quotation** and **Additional Information Sheet** for more details.

4 Other Key Terms

<ul style="list-style-type: none"> You must disclose all material facts such as medical condition and state Your Insured Members' Age correctly. Otherwise, You may risk having their claim rejected or the Rider terminated. You are allowed a grace period of 60 days from the premium due date to pay Your premium, during which period Your Rider shall remain in force. If any premium remains unpaid at the end of the grace period, Your Rider shall lapse. Waiting Period: The eligibility for Critical Illness benefit will only start after the following periods from the Eligibility Date or effective date of the Endorsement for the newly increased or upgraded benefits, whichever is later: <ul style="list-style-type: none"> 60 days: for Cancer - of specified severity and does not cover very early cancers, Heart Attack - of specified severity, Coronary Artery Bypass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease; and 30 days: for all other covered Critical Illnesses. Unless renewed, the coverage will cease on the expiry date and We shall strictly not be liable for any expenses that take place after the expiry date. Premium rates and its renewability are non-guaranteed. We reserve the right to establish, at the end of any subsequent Policy Year thereafter or whenever the terms of the Basic Policy/ riders are changed, new premium rates that shall be applied to the Insured Members. <ul style="list-style-type: none"> For this Rider, the premium rate is determined based on the average Age of all the Insured Members in the group. Thus, the premium rate is reviewed yearly based on the average Age of the group during renewal. We will, at least 30 days before the Policy Anniversary, notify You in writing of the new premium rates. <p>Note: This list is non-exhaustive. You should refer to the Supplementary Contract and Additional Information Sheet for the full list of terms and conditions.</p>

? Can I cancel my Rider?

Yes, You may cancel Your Rider by giving a written notice to Us as follows.

- Free-look period:** You may cancel Your Rider within 15 days after Your Supplementary Contract has been delivered to You. We will refund to You the premium paid without interest less any expenses incurred for medical examination.
- After free-look period:** Provided that the Basic Policy and this Rider are still in force and effect, You may cancel the Rider. In such event, provided that no claim has been made during the current Policy Year, You shall be entitled to a refund of a pro-rated premium without interest less any expenses incurred for medical examination upon cancellation of the Rider.

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 Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).