

PRODUCT DISCLOSURE SHEET

Date: dd/mm/yyyy

Dear Customer,

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating life 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 Accidental Death and Disablement?

Accidental Death and Disablement is an optional, non-participating and yearly renewable rider (subsequently called "Rider") which is attachable to Allianz EliteChoice plan (subsequently called "Basic Policy") under the Group Term Life scheme which provides Accidental death and disablement benefit, subject to the terms and conditions of the Supplementary Contract.

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)
Accidental Death and Disablement Benefit	500,000	300,000	200,000	150,000	100,000	50,000

Note: Please read Your **Supplementary Contract** and **Additional Information Sheet** for the full details of the coverage.


Your life insurance **excludes** any Injury caused directly or indirectly, wholly or partly by any 1 of the following occurrences:

- attempted self-destruction or self-inflicted Injuries while sane or insane;
- war, invasion, act of foreign enemy, hostilities or warlike operations (whether declared or not), strike, riot, civil commotion, mutiny, civil war assuming the proportions of or amounting to a popular uprising, rebellion, revolution, insurrection, military uprising, military or usurped power, martial law, state of siege, terrorist activity or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
- service in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
- entering, exiting, operating, servicing, or being transported by any aerial device or conveyance (except when the Insured Member is a passenger on a commercial passenger airline on a regular passenger trip over its established passenger route);
- pregnancy which term includes abortion, miscarriage or its complications;
- participation in any kind of speed contest (other than foot racing), hunting, mountaineering necessitating ropes and guides, underwater activities, sky diving, parachuting and/or professional sports;
- nuclear energy reactions, radiation and contamination; or
- Accidental events that are directly or indirectly related to the use of atomic, biological or chemical weapons as well as radioactive, biological or chemical warfare agents or substances.


If You have any questions or require assistance on Your life 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 life 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

- 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.
- 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.
 - For this Rider, the premium rate is on per Insured Member basis.
We will, at least 30 days before the Policy Anniversary, notify You in writing of the new premium rates.

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.

? 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).