

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 Dental Benefit?

Dental Benefit 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 Hospitalisation and Surgical scheme. It provides reimbursement for Eligible Dental Expenses incurred during the period of coverage in respect of treatment or services provided by the Dentist for the Insured Members.

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) |
|---|--|-------------|
| Overall Annual Limit | 400 | 300 |
| Basic Treatments: <ul style="list-style-type: none"> Filling Extraction Dressing Medication | As charged, subject to Reasonable & Customary Charges* | |
| Gum Treatments: <ul style="list-style-type: none"> Gingival Curettage | As charged, subject to Reasonable & Customary Charges* | |

*Reasonable and Customary Charges based on Private HealthCare Facilities and Services (Private Hospitals and Other Private HealthCare Facilities) Regulations 2006 of Malaysia, including any subsequent amendment(s) or enactment of it.


Note: This table is **non-exhaustive**. Please read Your **Supplementary Contract** and **Additional Information Sheet** for full details of the coverage.

Your medical and health insurance **excludes** any claim arising from or accelerated by directly or indirectly, wholly or partly, any 1 of the following occurrences:


- dental treatment for which payment is not required or which is payable by other insurance or indemnity covering the Insured Member;
- oral Surgery requiring the setting of fractures and dislocations and others not specifically provided under the Schedule of Benefits;
- dispensing of drugs for treatment of oral Disease unless otherwise provided under the Schedule of Benefits;
- dental treatments performed mainly for aesthetic purposes including the transformation or extraction and replacement of healthy teeth in order to modify appearance;
- treatment provided by non-Panel Dental Clinics unless specifically provided under the Schedule of Benefits;
- any other dental service not specifically listed under the Schedule of Benefits; or
- war, riot, rebellion, insurrection, civil commotion, explosion of war weapons, terrorism related activity, active duty in any armed forces, direct participation in strikes, nuclear war, biological and chemical warfare/ activities.

Note: This list is **non-exhaustive**. You must refer to the **Supplementary Contract** and **Additional Information Sheet** for the full list of exclusions.


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

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| <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. 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 on per Insured Member basis. It is determined based on the Rider's claim experience, cost of medical treatment, advancement in medical technology, etc. <p>We will, at least 30 days before the Policy Anniversary, notify You in writing of the new premium rates.</p> <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> |
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? 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).