

Additional Information Sheet – Allianz EliteChoice (Group Term Life Scheme)

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

Your Coverage/Benefits

This plan provides **insurance coverage upon death, Total and Permanent Disability (TPD), Partial and Permanent Disability (PPD) and Terminal Illness (TI)** during the coverage period of the Policy.

1. What are the covers/ benefits provided?

- (i) The benefits provided are shown in the table below:

Group Term Life

Group Term Life		Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)
1	Death (all causes) or TPD (all causes) or PPD (all causes) or TI, whichever is earlier	500,000	300,000	200,000	150,000	100,000	50,000

Partial and Permanent Disability

Table of Benefits		
Description of Partial and Permanent Disability		Indemnity expressed as a percentage of the Sum Assured (%)
Loss of arm at shoulder		100
Loss of arm between shoulder and elbow		100
Loss of arm at elbow		100
Loss of arm between elbow and wrist		100
Loss of hand at wrist		100
Loss of leg at hip		100
Loss of leg between knee and hip		100
Loss of leg below knee		100
Loss of eye	- whole	100
Complete and irrecoverable loss of sight in one eye, except perception of light		50
Loss of lens of eye		50
Loss of speech		50
Loss of hearing	- both ears	75
	- one ear	25
Loss of four fingers and thumb of one hand		50
Loss of four fingers		40
Loss of thumb	- both phalanges	25

	- one phalanx	10
Loss of index finger	- three phalanges	10
	- two phalanges	8
	- one phalanx	4
Loss of middle finger	- three phalanges	6
	- two phalanges	4
	- one phalanx	2
Loss of ring finger	- three phalanges	5
	- two phalanges	4
	- one phalanx	2
Loss of little finger	- three phalanges	4
	- two phalanges	3
	- one phalanx	2
Loss of metacarpals	- first or second (additional)	3
	- third, fourth or fifth (additional)	2
Loss of toes	- all	15
	- great (both phalanges)	5
	- great (one phalanx)	2
	- other than great if more than one toe lost, each	1

Notes:

- Partial and Permanent Disability shall include total and irrecoverable loss of use.
- The permanent total loss of use of part of a body shall be treated as loss of the part of the body.
- If any similar partial and permanent Disability is not specified in the Table of Benefits, We will adopt the percentage of indemnity in the Table of Benefits that is closely similar to the unspecified partial and permanent Disability.
- Our liability to any 1 Insured Member under this Supplementary Contract shall not exceed 100% of the Sum Assured in any 1 Policy period. All other losses lesser than 100% if having been paid shall reduce the respective Insured Member's Sum Assured under this Supplementary Contract by that amount from the date of occurrence of Bodily Injury or diagnosis of Sickness, Disease or Illness until expiration of the Basic Policy. We reserve the right to review the coverage yearly or upon renewal.

(ii) The coverage term for this plan is 1 year. You need to renew Your cover annually.

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

(i) Group Term Life

No benefit or benefits shall be payable in the event of death of the Insured Member resulting from suicide whether sane or insane within 12 months from the Eligibility Date or date of increase of benefit, whichever is later, for any Insured Member. In such event, We shall return any premium paid without interest.

Total and Permanent Disability

This plan shall not cover Total and Permanent Disability caused directly or indirectly, wholly or partly by any 1 or more of the following occurrence:

- Pre-Existing Conditions; or
- attempted self-destruction or self-inflicted Injuries while sane or insane; or

- iii. 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; or
- iv. 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; or
- v. service in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order; or
- vi. 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); or
- vii. any congenital defect which has manifested or was diagnosed before the Insured Member attains 17 years of age and of which We were not aware at the Eligibility Date; or
- viii. an opportunistic infection or a malignant neoplasm if at the time of Total and Permanent Disability, the Insured Member has Acquired Immunodeficiency Syndrome (AIDS). An opportunistic infection includes but is not limited to Pneumocystis carini pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of Total and Permanent Disability or death in the presence of Acquired Immunodeficiency Syndrome (AIDS).

Partial and Permanent Disability

Partial and Permanent Disability rider shall be payable provided that the losses are manifested within 12 months from the date of occurrence of Bodily Injury or diagnosis of Sickness, Disease or Illness. This plan shall not cover Partial and Permanent Disability caused directly or indirectly, wholly or partly by any 1 or more of the following occurrence:

- i. Pre-Existing Conditions; or
- ii. attempted self-destruction or self-inflicted Injuries while sane or insane; or
- iii. 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; or
- iv. service in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order; or
- v. 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); or
- vi. pregnancy which term includes abortion, miscarriage or its complications; or
- vii. 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; or
- viii. nuclear energy reactions, radiation and contamination.

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

Your Obligations

1. How much premium do I have to pay?

The total premium that You have to pay and the Policy terms may vary depending on Our underwriting requirements.

(i) The annual premiums for the benefit based on standard risk are shown below:

Group Term Life (Age Nearest Birthday) (Per Insured Member)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)
Death/TPD/PPD/TI^{1,2}						
16 to 35	700.00	420.00	280.00	210.00	140.00	70.00
36 to 40	950.00	570.00	380.00	285.00	190.00	95.00
41 to 45	1,525.00	915.00	610.00	457.50	305.00	152.50
46 to 50	2,700.00	1,620.00	1,080.00	810.00	540.00	270.00
51 to 55	4,675.00	2,805.00	1,870.00	1,402.50	935.00	467.50
56 to 60	7,700.00	4,620.00	3,080.00	2,310.00	1,540.00	770.00
61 to 65	13,825.00	8,295.00	5,530.00	4,147.50	2,765.00	1,382.50
66 to 69	23,700.00	14,220.00	9,480.00	7,110.00	4,740.00	2,370.00
70 to 74	37,350.00	22,410.00	14,940.00	11,205.00	7,470.00	3,735.00

¹ Age 65 to 74 is for renewal only and TPD/PPD benefit ceases at Policy Anniversary when Insured Member attains Age 70.

² 50% premium loading for occupation class 4.

Note: Please refer to the Policy Contract and Supplementary Contract for the complete terms and conditions under this plan.