

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 Out-Patient Clinical?

Out-Patient Clinical 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 of actual Eligible Expenses incurred for Insured Member's visit to General Practitioner and/or Specialist for Medically Necessary Out-Patient treatment, where Hospitalisation is not required. This Rider also offers a range of supplementary riders namely Direct Paediatrician Benefit and Out-Patient Mental Illness Treatment.

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)
Out-Patient General Practitioner Care: <ul style="list-style-type: none"> • Consultation • Medication • Mandatory Child Immunisation 	Cashless for Panel Clinics As charged, subject to Reasonable & Customary Charges*		
Out-Patient Specialist Care: <ul style="list-style-type: none"> • Consultation • Medication • Physiotherapy 	Cashless 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:

- plastic/ cosmetic Surgery or treatment including but not limited to double eyelids, acne, keloids, scars, skin tags, gynaecomastia, diffused alopecia/ hair loss, or treatment of their complications;
- plastic/ cosmetic Surgery or treatment including but not limited to double eyelids, acne, keloids, scars, skin tags, gynaecomastia, diffused alopecia/ hair loss, or treatment of their complications; or
- any treatment or assessment for Congenital Conditions, hereditary or developmental conditions, deformities and any Disability or complications arising therefrom including but not limited to childhood hernias/ hydrocele (all hernias up to Age of 6 are not covered), clubfoot, Ventricular Septal Defect (VSD), Atrial Septal Defect (ASD), Thalassemia, Squint, Haemangioma, etc.

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	
Managed Care Fee	Combined Group Hospitalisation and Surgical and Out-Patient Clinical rider	
	RM36.00 per Insured Member <ul style="list-style-type: none"> Organisations which intend to purchase Out-Patient Clinical rider must opt for the cashless basis under the Group Hospitalisation and Surgical plan, i.e. You will need to take up the RM36.00 Managed Care Fee option for the combined Group Hospitalisation and Surgical plan and Out-Patient Clinical rider. 	
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:	
	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

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. 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. If the Insured Member seeks treatment overseas, benefits in respect of the treatment shall be covered subject to the exclusions, limitations and conditions specified in the Supplementary Contract of this Rider and shall exclude the cost of transportation to the place of treatment provided. 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. 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).