

# 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 Repatriation of Mortal Remains?

Repatriation of Mortal Remains 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 for the reimbursement of the costs of repatriating the Insured Member's mortal remains back to the Insured Member's Country of Origin in the event of Insured Member's death in another country subject to the term 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)
Repatriation of Mortal Remains	100,000					
<b>Note:</b> Please read Your <b>Supplementary Contract</b> for full details of the coverage.						

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](mailto: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 <sup>1,2</sup>	Please refer to Your Quotation for the estimated total premium that You have to pay. The annual premium per Insured Member for the benefit based on standard risk is shown below:						
	Age (Age nearest birthday)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)	Plan 6 (RM)
	16 to 74	26.00					
<sup>1</sup> Age 65 to 74 is for renewal only. <sup>2</sup> 50% premium loading for occupation class 4.							
Premium payment duration: <b>1 year</b>							
<ul style="list-style-type: none"> <li>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.</li> </ul>							
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 <b>example</b> 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** 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** 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](http://www.pidm.gov.my)).**