



ATM SHIELD

Cover your cash withdrawal in Malaysia and overseas

Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)

Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia

A PIDM member

The benefit payable under eligible product is (are) protected by PIDM up to limits.

Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit www.pidm.gov.my)

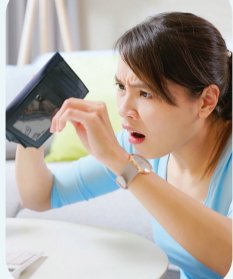
Every time you make a withdrawal at an ATM, you're reminded of the threat of...



Snatch theft



Costs of unexpected medical expenses



Loss of savings



Costs to replace your personal items

We hear you.

Let us take the apprehension off your shoulder with ATM Shield.

ATM Shield provides you with a 24-Hour cover in the event of snatch theft, attempted snatch theft, robbery and attempted robbery. This also covers a situation where your personal belongings are grabbed or attempted to be, from your moving vehicle. ATM Shield also provides compensation for cash lost due to snatch theft occurring within twenty four (24) hours of an ATM withdrawal.



Benefits



Loss of Cash Withdrawn From ATM

Reimburses for loss of cash (maximum three (3) incidents per policy year) as a result of snatch theft or attempted snatch theft occurring within twenty four (24) hours after an ATM cash withdrawal.

Loss of or Damage to Personal Effects

Reimburses up to the limit specified for replacement of the stolen or damaged personal effects as a result of snatch theft or attempted snatch theft. The items are NRIC, passport, driver's licence, credit/charge cards, ATM card, access cards for entry to buildings/parking lots, eye glasses, sun glasses, camera, house key, hand phone, wallets, purses and handbag.



Death and Permanent Disablement

Pays for death or permanent disablement as a result of snatch theft or attempted snatch theft sustained within twelve (12) calendar months from the Date of Loss.

Hospitalisation Income

Pays daily benefit for the period of hospitalisation (maximum thirty (30) days) as a result of injury due to snatch theft or attempted snatch theft. Minimum stay at the hospital is twelve (12) consecutive hours.



Medical Expenses (Plan B only)

Reimburses for medical expenses incurred as a result of injury sustained during a snatch theft or attempted snatch theft. Medical expenses shall include expenses incurred for hospital (including room and board), clinical, medical and surgical treatments (including dental correction and/or corrective cosmetic surgery), miscarriage and the cost of obtaining medical/surgical/specialist/post-mortem reports.

Benefits	Sum Insured (RM)	
	Plan A	Plan B
Death/Permanent Disablement	10,000	10,000
Hospitalisation Income (up to 30 days)	50	50
Loss of Cash Withdrawn from ATM (up to maximum 3 incidents per policy year)	1,000	1,500
Loss of or Damage to Personal Effects (up to) per incident	1,000	1,000
Medical Expenses	Not Covered	1,000
Premium (RM)	50	90

Note: Premium is subject to Service Tax and RM10 Stamp Duty.

Eligibility

Malaysian citizen, Malaysian permanent resident, work permit holder, pass holder or otherwise legally employed in Malaysia who are legally residing in Malaysia and who is between the ages of eighteen (18) years and seventy (70) years.

Exclusions

- Any congenital defect which has manifested or was diagnosed prior to the completion of the proposal form by the Insured Person;
- Any form of disease, infection or parasites and Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV);
- Bacterial infection (except pyogenic infection due to accidental cut or wound), and/or any other kind of disease, and/or medical or surgical treatment (unless necessitated by injuries due to accident, which is performed during the policy cover);
- Cosmetic or plastic surgery or any elective surgery;
- Insanity, suicide or any attempt thereof, or intentional self-inflicted injury;
- Intoxication by alcohol (above the legal limit) and/or drugs (above the legal limit) and/or substance abuse;
- Ionisation, radiation or contamination by radioactivity, nuclear weapons material;
- Pre-Existing Conditions;
- Provoked murder or assault where such provocation was by the Insured Person;
- Losses due to the order of any government, public authority, or customs' officials;
- Losses that are intentionally caused by the Insured Person;
- Losses that do not occur within the period of insurance;
- Terrorism;
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, civil commotion, rebellion, revolution, insurrection mutiny or military or usurped power, riot or act of any unlawfully established authority or uprising;
- While committing or attempting to commit any unlawful act and illegal act.

Cash before Cover

It is a fundamental and absolute special condition of this Contract of Insurance that the premium due must be paid and received by the Company before cover commences. If this condition is not complied with, then this Contract of Insurance is automatically null and void.

This brochure is valid from 1 June 2023.

This brochure is for general information only and it is not a contract of insurance. The descriptions of available coverage are only a brief summary for quick and easy reference. The precise terms and conditions that apply are specified in the policy.

Contact us for more information: