Allianz Life Insurance Malaysia Berhad 198301008983 (104248-X)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Allianz

PRODUCT DISCLOSURE SHEET

Date: dd/mm/yyyy

Dear Customer,

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating personal accident 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 Accidental Medical Reimbursement Benefit?

Accidental Medical Reimbursement Benefit is a unit deducting sub-rider (subsequently called "Rider") which is attachable to the Basic Policy, on the condition that the PA Cover ("Base Rider") shall also be attached to the Basic Policy. This Rider provides indemnity to Life Assured covering losses arising from death or injuries sustained as a result of an Accident.

2 Know Your Coverage/Benefits

As an illustration, You will receive the following Rider **coverage/benefits for a coverage period of up to age 60**

Coverage	**(i) Medical expenses reimbursement** *In the event the Life Assured sustains bodily injury caused by an Accident which results in the Life Assured requiring medical treatment by a registered Physician or service of a licensed qualified nurse at a registered clinic or hospital*	Rider Insured Amount of **RM 2,000.00**, or reimburse the actual medical expenses incurred, whichever is lower.
	(ii) In the event the injuries are sustained when the Life Assured was: (a) travelling as a passenger in or on any mechanically propelled, non-aerial, public transportation on established passenger routes and on regular passenger services; or (b) travelling as a passenger in a passenger lift. Elevators in mines are excluded; or (c) present at the commencement of the burning of any theatre, hotel or other public buildings.	Rider Insured Amount payable will be doubled. In the event the Rider Insured Amount is doubled due to the injuries caused by any of the events mentioned but the actual medical expenses incurred are less than the doubled Rider Insured Amount, only the actual medical expenses incurred shall be reimbursed.

Note: This list is **non-exhaustive**. Please read Your **Supplementary Contract** for details on the Disablement covered.

If You have any questions or require assistance on Your personal accident 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 below and navigate to the Riders' Section

Allianz UltimateLink I Life Insurance I Allianz Malaysia

3 Know Your Obligations

For Your personal accident insurance, no additional premiums are payable for this Rider as this is a unit deducting rider. However, the Cost of Insurance (COI) for providing the insurance coverage for this Rider will be charged by deducting monthly from the value of Your Units. The COI is not guaranteed and may increase as the Life Assured's age increases.

Please refer to the **Sales Illustration** and **Supplementary Contract** for more details.

4 Other Key Terms

- You must disclose all material facts such as medical condition (if applicable) and state the Life Assured's age correctly. Otherwise, You may risk having Your claim rejected or the Rider terminated.
- When the Account Value of the Basic Policy is insufficient to pay for the COI and other charges for both the Basic Policy and all riders including this Rider attached to the Basic Policy when due, You will be given a grace period of 31 days to pay Your Premium, during which the Basic Policy and all riders including this Rider attached to the Basic Policy will remain in force. However, the Basic Policy and all riders including this Rider attached to the Basic Policy shall lapse at the end of the grace period if Your Premium shall remain unpaid at the end of the grace period.
- If a claim arises under this Rider and under Workman's Compensation Insurance or any other form of medical reimbursement benefit insuring the Life Assured against medical expenses incurred as a result of an accident, the amount payable shall be limited to the balance of expenses not covered by benefits payable under the Workman's Compensation Insurance and other form of medical reimbursement benefit or the benefit limit under this Rider, whichever is lesser.

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 COI deducted for this Rider, less any expenses incurred for medical examination.
- **After free-look period:** Provided that the Basic Policy and Rider are still in force and effect, You may surrender this Rider at any time during the lifetime of the Life Assured, effective at next monthly COI due date.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).