

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 Policy 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 Additional Critical Illness?

Additional Critical Illness is an optional, non-participating and yearly renewable rider (subsequently called "Rider") attachable to Group Term Life plan (subsequently called "Basic Policy") that pays a lump sum benefit equivalent to the Rider's Sum Assured if the Insured Member is diagnosed with any one of the covered Critical Illnesses, subject to the terms and conditions in the Supplementary Contract. The sum assured of the Basic Policy will not be reduced by the Rider's Sum Assured paid out as the benefit under this Supplementary Contract is an additional payment to the Basic Policy.

2 Know Your Coverage/Benefits

As an illustration, You will receive the following insurance coverage/benefits for a coverage period of 1 year:

Critical Illness Benefit	Refer to Your Quotation for the benefits & coverage chosen by You
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This Rider covers 39 Critical Illnesses including:

1. Stroke
2. Heart Attack
3. Cancer

Note: This list is **non-exhaustive**. Please read Your **Supplementary Contract** and **Additional Information Sheet** for details on the Critical Illnesses covered.

Your medical and health insurance **excludes** any Critical Illness caused directly or indirectly, wholly or partly by any 1 of the following:

- any Critical Illness which first manifests itself prior to or within the Waiting Period;
- any Critical Illness arises directly or indirectly from a Pre-Existing Condition;
- any illness or surgery other than diagnosis of or surgery for a Critical Illness as defined herein;
- a Critical Illness, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Insured Member to undergo a blood test for HIV as a condition precedent to acceptance of any claim. This exclusion does not apply to HIV Infection due to Blood Transfusion or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection as defined in this Supplementary Contract. For the purpose of this Supplementary Contract:
 - a. the definition of Acquired Immune Deficiency Syndrome (AIDS) shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - b. an infection shall be deemed to have occurred if the blood or other relevant test(s) indicate either the presence of any Human Immunodeficiency Virus (HIV) or Antibodies to such a Virus.
- any Critical Illness which was diagnosed to be due, directly or indirectly, to a congenital defect or disease, which was manifested or was diagnosed before the Insured Member attains 17 years of age;
- any Critical Illness which is due to self-inflicted injuries while sane or insane;
- any Critical Illness resulting directly from alcohol or drug abuse; or
- the Insured Member did not survive for at least 30 days after the diagnosis of a Critical Illness.

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/group-term-life>

3 Know Your Obligations

For Your medical and health insurance, You must pay a premium of:

Premium	Refer to Your Quotation for the estimated total premium that You have to pay.
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Premium payment duration: 1 Year		
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	
Commission (included in the payable premium)	The maximum commission to the intermediary (if any) which is chargeable from Your premium is ten percent (10%). Below example 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 the Your **Quotation** for more details.

4 Other Key Terms

- You must disclose all material facts such as medical condition (if applicable) and state Your Employee(s) 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 this coverage shall remain in force. If any premium remains unpaid at the end of the grace period, Your Rider shall lapse.
- Waiting Period: The eligibility for Critical Illness benefit will only start after the following periods from the Eligibility Date or effective date of the Endorsement for the newly increased or upgraded benefits, whichever is later:
 - 60 days: for Cancer - of specified severity and does not cover very early Cancers, Heart Attack - of specified severity, Coronary Artery Bypass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease; and
 - 30 days: for all other covered Critical Illnesses.
- The premium rates are not guaranteed and factors likely to affect in premium adjustments will be the Sum Assured and the average age of all the Insured Members under the Policy.

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.

? 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 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).