

Additional Information Sheet – Term Rider

This document serves to provide additional product information, complementing the Sales Illustration and Product Disclosure Sheet.

Your Coverage/Benefits

This plan provides **insurance coverage for your Balloon / Full Circle Financing loan from BMW Credit (Malaysia) Sdn Bhd ("Policy Owner") upon death or Total and Permanent Disability (TPD)** of the Life Assured until the termination of the Certificate of Insurance (Certificate), subject to the terms and conditions of this plan.

1. What are the major exclusions and limitations under this plan?

- a) This plan shall not cover death due to suicide within 12 months from the Issue Date or any Reinstatement Date of the Certificate, whichever is later. If death is due to suicide within 12 months, the Certificate shall become void and we shall refund the premium paid without interest under this Certificate.
- b) This plan shall not cover any TPD caused directly or indirectly, wholly or partly, by any 1 of the following occurrences:
 - a) Attempted suicide, self-inflicted bodily injuries or disorderly conduct on the part of the Life Assured; or
 - b) The Life Assured participating or involving directly or indirectly, in any riot, strike, civil commotion or terrorist activity, war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power; or
 - c) The Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
 - d) Accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material; or
 - e) An opportunistic infection or a malignant neoplasm if at the time of Disability, there is presence of Acquired Immunodeficiency Syndrome (AIDS) in Life Assured. An opportunistic infection includes but is not limited to Pneumocystis carini pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of the Disability in the presence of Acquired Immunodeficiency Syndrome; or
 - f) Pre-Existing Conditions, whether disclosed to Us or not; or
 - g) Any congenital defect which has manifested itself or was diagnosed before the Life Assured attained the age of 17; or
 - h) Pandemic disease or communicable disease requiring isolation or quarantine by law; or
 - i) The Life Assured taking drug, unless it is proven that the drug was taken in accordance with proper medical prescription and not for the treatment of drug addiction; or
 - j) The Life Assured engaging or taking part in:
 - making an arrest as an officer of law; or
 - servicing in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order; or
 - activities including but not limited to racing on wheels or on horse, any underwater activities, rock climbing or mountaineering, pot-holing, parachuting, skydiving, hang-gliding, gliding, para-gliding, ballooning, micro-lighting, bungee-jumping, winter sports, hunting on horse-back or driving or riding in any kind of race or brawling and forms of professional sports; or
 - entering, exiting, operating, servicing, or being transported by any aerial device or conveyance (except when the Life Assured is a passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or when the Life Assured is a licensed pilot or member of a crew carrying out his/her duty according to his/her employment with that particular commercial airline).

Note: This list is non-exhaustive. Please refer to the Certificate for the complete terms and conditions under this plan.

Key Terms and Conditions

1. Pre-existing conditions means any Disability (physical or mental) of the Life Assured where the Disability is one for which:
 - a) the Life Assured had received or is receiving treatment; and/or
 - b) medical advice, diagnosis, care or treatment has been recommended; and/or
 - c) clear and distinct symptoms are or were evident.



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2. The TPD benefit will only be payable provided that the Life Assured continue to become permanently and totally disabled for at least 6 consecutive months.

Note: This list is non-exhaustive. Please refer to the Certificate for the complete terms and conditions under this plan.