

## 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 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 BabyCover?

BabyCover is a unit deducting rider (subsequently called "Rider") that provides insurance coverage in the event that the Life Assured is diagnosed with any of the covered Child Illnesses or Child Development Disorders.

### 2 Know Your Coverage/Benefits

As an illustration, You will receive the following Rider coverage/benefits for a coverage period of up to age 18:

Coverage	(i) <b>Child Illness Benefit:</b>	<b>RM 100,000.00</b>
	(ii) <b>Child Development Disorder Benefit:</b>	<b>RM 20,000.00</b>

List of covered Child Illnesses:

1. Severe Asthma
2. Leukaemia
3. Insulin-Dependent Diabetes Mellitus
4. Rheumatic Fever with Valvular Impairment
5. Kawasaki Disease with Heart Complications
6. Severe Juvenile Rheumatoid Arthritis
7. Glomerulonephritis with Nephrotic Syndrome
8. Severe Epilepsy
9. Intellectual Impairment due to Illnesses or Accident
10. Severe Haemophilia

List of covered Child Development Disorders:

1. Autism Spectrum Disorder – Level 2 Severity
2. Severe Attention Deficit Hyperactivity Disorder

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

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

- any illness or surgery other than diagnosis of or surgery for a Child Illness or Child Development Disorder as defined in the Supplementary Contract;
- signs or symptoms of the Child Illness which has manifested prior to or within 60 days from the Issue Date or the Life Assured's date of birth or Reinstatement Date of the Supplementary Contract, whichever is later;
- Child Illness or Child Development Disorder arising directly or indirectly from a Pre-Existing Condition as defined, and which has existed prior to the Issue Date or Reinstatement Date of the Supplementary Contract, whichever is later;
- Child 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 Life Assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of the Supplementary Contract,
  - the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.

- an infection shall be deemed to have occurred where in Our opinion, the blood or other relevant test(s) indicate either the presence of any Human Immunodeficiency Virus (HIV) or Antibodies to such a Virus;
- any Child Illness which is due to self-inflicted injuries while sane or insane; or
- any Child Illness resulting directly or indirectly from alcohol or drug abuse.

**Note:** This list is **non-exhaustive**. You must refer to the **Supplementary Contract** for the full terms and conditions.

**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](mailto:customer.service@allianz.com.my)



Scan the QR code above or visit Our  
website at:  
[PreciousCover and BabyCover | Allianz  
Malaysia](#)

### 3 Know Your Obligations

**For Your medical and health 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.
- Waiting Period:
  - the eligibility for Child Illness Benefit will only start 60 days after the Issue Date or the Life Assured's date of birth or last Reinstatement Date, whichever is later; and
  - Waiting Period is not applicable to Child Development Disorder Benefit.

**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 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](http://www.pidm.gov.my)).**