

PRODUCT DISCLOSURE SHEET

Date: dd/mm/yyyy

Dear Customer,

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating life 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 Allianz BolehCover?

Allianz BolehCover is a whole life non-participating plan that provides insurance coverage upon death of the Life Assured due to accidental or non-accidental causes prior to the expiry of the Policy while the Policy is still in force. Upon the Life Assured attaining age 100 nearest birthday at Policy's maturity, You will receive a Maturity Benefit.

This Policy is sold in terms of units, where the Premiums payable and Insured Amount is determined based on the number of unit(s) You have purchased. Each unit is charged the same amount of Premium and the Insured Amount for each unit varies according to Life Assured's gender and entry age.

2 Know Your Coverage/Benefits

As an illustration, for **RM 50.00** monthly, with an Insured Amount of RM 14,710.00, which is equivalent to 1 unit(s), You will receive the following insurance **coverage/benefits for a coverage period of up to age 100**:

Death (Subject to Suicide Clause)	<u>Non-Accidental Causes</u>	
	Policy Year at the time of Death	Non-Accidental Death Benefit
	Policy Years 1 and 2	100% of the Total Premium Paid
	Policy Years 3 and onwards	100% of the Insured Amount
	<u>Accidental Causes</u>	
	Policy Year at the time of Death	Accidental Death Benefit
Prior to Life Assured attaining age 71 nearest birthday on the Policy Anniversary	200% of the Insured Amount	
On or after Life Assured attaining age 71 nearest birthday on the Policy Anniversary	100% of the Insured Amount	
In the event that the death benefit due to Accidental Causes is not payable for being excluded under the Policy, the amount payable shall be 100% of the Insured Amount.		
Maturity Benefit	100% of the Insured Amount	

Your life insurance **excludes**:

- death due to non-accidental causes arising from suicide within 12 months from the Issue Date or Reinstatement Date, whichever is later, in which case We shall refund the Premiums paid under this Policy without interest.
- death due to accidental causes that arise from or accelerated, directly or indirectly, wholly or partly, by attempted suicide, self-inflicted bodily injuries or disorderly conduct on the part of the Life Assured.

Note: This list is **non-exhaustive**. You must refer to the **Policy Contract** and **Additional Information Sheet** for the full list of exclusions.

If You have any questions or require assistance on Your life 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:
[AllianzBolehCoverFlyer.pdf](#)

3 Know Your Obligations

For this life insurance, You must pay a Premium of:							
Premium	RM 50.00 (Monthly)						
Premium payment duration: 54 Years							
<ul style="list-style-type: none"> 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):							
Commission (In percentage of Annual Premium Paid)	3.17% of total Annual Premium Paid or RM1,026.00						
	Policy Year						
	1	2	3	4	5	6	7 & above
	65.0%	40.0%	26.0%	20.0%	10.0%	10.0%	NIL
	RM390.00	RM240.00	RM156.00	RM120.00	RM60.00	RM60.00	NIL

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

4 Other Key Terms

<ul style="list-style-type: none"> 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 Policy terminated. You are allowed a Grace Period of 31 days from the Premium due date to pay Your Premium, during this period Your Policy shall remain in force. If any Premium remains unpaid at the end of the Grace Period, Your Policy shall lapse and have no further value except as provided in the Automatic Non-Forfeiture Options such as automatic Premium loan and extended term cover. If any claim arises during this period, the outstanding Premium shall be deducted from the Policy moneys payable. <p>Note: This list is non-exhaustive. You should refer to the Policy Contract and Additional Information Sheet for the full list of terms and conditions.</p>
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? Can I cancel my Policy?

Yes, You may cancel Your Policy by giving a written notice to Us as follows.

- Free-look period:** You may cancel Your Policy within 15 days after Your Policy has been delivered to You. We will refund the Premium that You have paid less any expenses incurred for medical examination.
- After the free-look period:** Provided that the Policy is still in force and effect, You may surrender Your Policy at any time during the lifetime of the Life Assured. The Policy may acquire Cash Value after it has been in force for 3 full Policy years. The surrender value of the Policy is the Cash Value (if any). If You surrender Your Policy in the early years, You may receive an amount which is much lesser than the Premiums paid.

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).