Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)
A PIDM member

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your hospital and surgical insurance.

Other customers have read this PDS and found it helpful; **you should read it too**.

1 What is Allianz Care SMI?

Allianz Care – SMI is a yearly renewable hospital and surgical insurance designed to cater for employee benefit plans for small and medium sized industries of mainly five (5) to three hundred and fifty (350) employees in the event of hospital admission of their employees due to an accident or illness.

2 Know Your Coverage

As an illustration, for RM1,381.00 annually, you will receive the following **coverage** for the "Employees Only" category under Cashless Plan 1:

Coverage	**Overall Annual Limit: RM70,000 per insured person**

• Hospital Room and Board (up to 120 days)	400
• Intensive Care Unit (up to 20 days)	400
• Hospital Supplies and Services • Operating Theatre • Surgical Fees • Anaesthetist Fees • In-Hospital Physician Visits (Maximum up to 120 days) • Outpatient cancer treatment and outpatient kidney dialysis treatment • Ambulance Fees / Medical Report Fees	As Charged

By paying an **additional** premium, you can expand the coverage to include the following Optional Benefits:
1. Outpatient Clinical (Rider to Hospitalisation)
2. Group Personal Accident (Plan 1)

Your hospital and surgical insurance **excludes** any hospitalisation, surgery or charges caused or incurred by any of the following:
- Pre-existing illness for the first twelve (12) months of cover;
- Specified illnesses occurring during the first one hundred and twenty (120) days of continuous cover;
- Plastic/cosmetic surgery;
- Dental conditions except as necessitated by accidental injuries;
- Communicable diseases requiring quarantine by law;
- Congenital abnormalities or deformities including hereditary conditions;
- Hospitalization primarily for investigatory purposes;
- Suicide or attempted suicide;
- Investigation and treatment of sleep and snoring disorders.

This is not a complete list. You should refer to the policy wording for the full details on what is covered and what is not.

The duration of coverage is one (1) year. You need to renew your policy annually.

If you have any questions or require assistance on our hospital and surgical insurance, you can:

Call us at	Visit us at	Email us at	Scan the QR code above
1 300 22 5542	allianz.com.my/allianzcaresmi	customer.service@allianz.com.my	

3 Know Your Obligations

For this hospital and surgical insurance, you must pay a premium of:	
Standard Cover	**RM1,381.00 per employee annually**
Additional Cover: • Outpatient Clinical (Rider to Hospitalisation) • Group Personal Accident (Plan 1)	 **RM805.00 annually** **RM48.00 annually**
Total premium you must pay is **RM2,234.00**.	
Where this is inclusive of:	
Commission	• **10% of premium or RM138.10** for the Standard cover • **7.5% of premium or RM60.37 and RM103.57** for combined Outpatient Clinical cover and Standard cover respectively • **15% of premium or RM7.20 for** the Group Personal Accident cover
You also have to pay the following fees and charges:	
Managed Care Organization (MCO) Fee	• **RM17.00 annually** for the Standard cover • **RM 36.00 annually** for the combined Outpatient Clinical and Standard covers
Stamp Duty	**RM10.00**
Service Tax	**8% of premium or RM178.72**
Note: The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.	

4 Other Key Terms

- You must provide complete and accurate information in the application form.
- Cooling-off Period – You may cancel your policy by returning the policy within fifteen (15) days after you have received the policy. You will be entitled to a refund of the premium paid (less any medical expenses incurred by Allianz).
- Waiting Period – The eligibility for the benefits under the policy will only start thirty (30) days after the effective commencement date of the coverage except for accidental injuries covered under the policy.
- Unless renewed, the coverage will cease on its expiry date and Allianz shall not be liable for any expenses that are incurred after the expiry date.
- Room and board co-payment – If your insured employee is hospitalized at a room and board with a rate which is higher than his/her eligible benefits, the insured employee/you shall bear 20% of the other eligible benefits described in the Schedule of Benefits.

Note: This list is non-exhaustive. You should refer to the policy wording for the full details of the terms and conditions.

Can I cancel my policy?

Yes. You may cancel your policy at any time by giving a written notice to us. When you terminate this policy, you shall be entitled to a refund of the premium based on the following short period rates, provided that no claim has been made during the period of insurance then subsisting.

Period Not Exceeding	Refund of Annual Premium
*Fifteen (15) days	90%
One (1) month	80%
Two (2) months	70%
Three (3) months	60%
Four (4) months	50%
Five (5) months	40%
Six (6) months	30%
Seven (7) months	20%
Eight (8) months	15%
Nine (9) months	10%
Ten (10) months	10%
Eleven (11) months	5%
Period exceeding eleven (11) months	No refund

*Applicable to renewal policies only.

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 General Insurance Company (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).