

'Complimentary Personal Accident Coverage for Workers under the Foreign Worker Hospitalization and Surgical Insurance' Campaign Terms and Conditions

The 'Complimentary Personal Accident Coverage for Workers under the Foreign Worker Hospitalization and Surgical Insurance' Campaign ("Campaign") is organised by Allianz General Insurance Company (Malaysia) Berhad ("AGIC") and shall be subject to the terms and conditions contained herein.

1. Campaign Period

This Campaign will run from 1st February 2026 to 31st December 2026 ("Campaign Period"). Notwithstanding the aforesaid, AGIC reserves the right to change the Campaign Period without prior notification.

2. Campaign Eligibility

The following are the criteria to be eligible for this Campaign:

- (a) this Campaign is open to all individuals who are insured under an active Foreign Worker Hospitalization and Surgical Insurance policy ("FWHS Policy"); and
- (b) the Policy must have been issued during the Campaign Period.

The insured person who fulfills the criteria above will be eligible for the Applicable Benefit (as defined below) under this Campaign ("Eligible Participant").

3. Campaign Benefit

- (a) The Eligible Participant will be entitled to a complimentary one-year coverage for accidental death and permanent disablement as outlined below ("Applicable Benefit") under a Group Personal Accident Scheme ("GPA Scheme"):

Applicable Benefit	Sum Insured
Accidental Death & Permanent Disablement	RM10,000

- (b) A separate group policy for the GPA Scheme will be issued and its terms shall apply in respect of the Applicable Benefit for the Eligible Participant. The GPA Scheme policy terms will be made available to the Eligible Participant via allianz.com.my/foreign-workers-insurance.

- (c) The coverage period of the **Applicable Benefit** shall commence on the **FWHS** policy effective date and shall run concurrently with the **FWHS** policy coverage period.

4. Other Conditions

- a) By participating in this **Campaign**, the **Eligible Participants** hereby agree to be bound by the terms and conditions stipulated herein and all decisions made by **AGIC** in respect of this **Campaign** which shall be final and conclusive.
- b) **AGIC** reserves the absolute right and discretion to cancel, terminate or suspend this **Campaign** or vary its terms and conditions without any prior notice or reason.
- c) **AGIC** shall not be liable for loss or damage whatsoever suffered by the **Eligible Participants**, whether directly or indirectly, arising out of or in connection with this **Campaign**.
- d) The processing of any personal data provided pursuant to this **Campaign** shall be in accordance with the Personal Data Protection Act 2010.
- e) For any enquiries related to this **Campaign**, please contact **AGIC** via customer.service@allianz.com.my or at 1300 22 5542, Monday to Friday from 9.00am to 6.00pm.
- f) The terms and conditions herein shall be governed and interpreted in accordance with the laws of Malaysia and are subject to the exclusive jurisdiction of the courts of Malaysia.

Terms & Conditions last updated: 15th December 2025