

PRODUCT DISCLOSURE SHEET

Dear Customer,

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

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

1 What is Fisherman’s Group Personal Accident?

This Fisherman’s Group Personal Accident provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events. This policy specifically protects fishermen while working on board their fishing boat or vessel.

2 Know Your Coverage

As an illustration, for RM102.00 annually, you will receive the following coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> Death or Permanent Disablement : RM50,000 Weekly Hospital Income : RM100 (per week) Medical Expenses and Surgical Treatment (subject to excess of RM50 for each and every claim) : RM1,000 	Death or disablement or any other loss caused by the following: <ul style="list-style-type: none"> War, civil war, military or popular uprising; Suicide or attempted suicide or self-inflicted injury; Disease, infection or parasites; Intoxication by alcohol or drugs; Childbirth, miscarriage or any complications to a pregnancy, unless solely caused and directly by an accident.
The Death or Permanent Disablement benefit amount is customisable from RM5,000 to a maximum of RM50,000, subject to different premium amounts.	
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 insurance, you can:



Call us at
1 300 22 5542



Visit us at
allianz.com.my/fisherman-insurance



Email us at
customer.service@allianz.com.my



Scan the QR
code above

3 Know Your Obligations

For this insurance, you must pay a premium of:

Standard Cover	RM102.00 annually
----------------	--------------------------

Total premium you must pay is **RM102.00**.

Where this is inclusive of:

Commission	25% of premium or RM25.50
------------	----------------------------------

The master policyholder has to pay the following fees and charges:

Stamp Duty	RM10.00
------------	----------------

Service Tax	8% of premium or RM8.16
-------------	--------------------------------

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.
- Pre-Contractual Duty of Disclosure (pursuant to Schedule 9 of the Financial Services Act 2013):
 - If applying for insurance related to your trade, business or profession, you must disclose any matter that you know is relevant to our decision in accepting the risks and determining the applicable rates and terms and any matter you could be reasonably expected to know to be relevant.
 - If applying for insurance for purposes unrelated to your trade, business or profession, you must take reasonable care not to make a misrepresentation in answering our questions and to disclose any other matter that you know is relevant to our decision in accepting the risks and determining the applicable rates and terms.
 - Otherwise, it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.
 - You must also inform us immediately of any inaccuracies or changes in your information after entering into, varying or renewing your contract of insurance.
- This policy covers Malaysians, Malaysian permanent residents, or foreigners holding valid work permits issued by the relevant Malaysian authority.
- The insured person must be aged from sixteen (16) to sixty-five (65) years old.
- Premium Warranty:
 - The premium due must be paid and received by Allianz within sixty (60) days from the risk inception date of the policy or the endorsement issued by Allianz setting out the commencement of coverage for the insured person.
 - If this condition is not complied with then the coverage for the relevant insured person whose premium has not been paid and received shall be automatically cancelled.
 - Allianz shall be entitled to receive the pro-rated premium amount based on the period Allianz was on cover.

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 Allianz seven (7) days' written notice.

When you terminate this policy or the individual coverage of an insured person under this policy, the following short period rates shall apply provided that no claim has been made during the period of insurance then subsisting.

Period Insured (Not Exceeding)	Percentage (%) of Annual Premium to be Charged
Two (2) months or less	40%
Three (3) months	50%
Four (4) months	60%
Five (5) months	70%
Six (6) months	75%
Over six (6) months	100%