



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 personal accident insurance.

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

1 What is Group Personal Accident Allianz4All?

This Group Personal Accident Allianz4All policy provides compensation in the event of injuries, death or personal disablement caused by sudden, accidental, external and visible events. This policy also provides other benefits such as coverage for reimbursement for medical expenses, hospital income, weekly benefit, ambulance fee, nursing care, rehabilitation expenses, smart device protection and more, subject to the terms and conditions of the policy.

2 Know Your Coverage

As an illustration, for RM53.38 annually, you will receive the following coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> • Personal Accident Benefits <ul style="list-style-type: none"> Accidental Death : RM5,000 Permanent Disablement (up to) : RM5,000 Funeral Expenses : RM500 • Medical & Recovery Benefits <ul style="list-style-type: none"> Medical Expenses : RM100 Ambulance Fee : RM300 Nursing Care : RM100 Rehabilitation Expenses : RM500 Dental Correction and/or Corrective Cosmetic Surgery : RM500 Alternative Medicine : RM350 Mobility Expenses : RM500 • Loss of Income Support <ul style="list-style-type: none"> Hospital Income (per day, maximum up to 180 days) : RM30 Weekly Benefit (per week, maximum up to 52 weeks) : RM50 • Lifestyle & Living Benefits <ul style="list-style-type: none"> Snatch Theft or Attempted Snatch Theft : RM150 Online Purchase Protection : RM300 Smart Device Protection : RM1,000 Credit Card and Loan Indemnity : RM1,000 	Death or any injury or disablement caused by: <ul style="list-style-type: none"> • War, strike, riot or civil commotion; • Insanity, suicide or attempted suicide or self inflicted injuries; • Intoxication beyond the legal limit related to the driving offence and/or being under the influence of illegal drugs; • Disease, infection or parasites; • Childbirth, miscarriage, or pregnancy complications, unless caused by an accident; • Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV); • Ionisation, radiation or contamination by radioactivity or nuclear weapons material.
Notes: <ol style="list-style-type: none"> 1. The amount of sum insured shown reflects the minimum coverage available. You may customize your protection to better suit your needs. 2. You may select any combination of benefits, provided that your plan includes either the Accidental Death or Permanent Disablement, or both. 3. There are occupations which are not covered by this Policy. Refer to the list of excluded occupations in the brochure. 4. Occupation Class 1: Occupation involving non-manual, administrative or clerical work – solely in office or similar non-hazardous places or full-time student. 5. Occupation Class 2: Occupation involving work of supervisory nature or travelling outside office for business purposes but not engaging in manual labour. 6. Occupation Class 3: Occupation involving occasional or regular manual work not particularly hazardous in nature. However, it involves using tools or machinery (not woodworking machinery). 	
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 personal accident insurance, you can:



Call us at
1 300 22 5542



Visit us at
allianz.com.my/gpaA4A-insurance



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



Scan the QR
code above

3 Know Your Obligations

For this personal accident insurance, you must pay a premium of:

Standard Cover	RM53.38 annually per insured person
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Total premium you must pay is **RM53.38**.

Where this is inclusive of:

Commission	25% of premium or RM13.35
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The master policyholder has to pay the following fees and charges:

Stamp Duty	RM10.00
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Service Tax	8% of premium or RM4.27
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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, legitimate work permit or pass holders and individuals legally employed or residing in Malaysia and aged from thirty (30) days up to the age of seventy (70) years, and where applicable, covers their dependants who are legally residing in Malaysia.
- Dependant means one (1) legal spouse of the Insured Person aged from sixteen (16) years up to the age of seventy (70) and the Insured Person's unmarried child/children over thirty (30) days but under eighteen (18) years or under twenty-four (24) years if the child is still a full-time student at a higher education institution and who is not gainfully employed.
- Premium Warranty: Where this Policy is issued to a corporate body – The premium due must be paid and received by Allianz within sixty (60) days from the inception date of the Policy or the endorsement issued by Allianz setting out the commencement of coverage for the Insured Persons.
- All claims must be given in writing to Allianz within thirty (30) days from the date of accident/loss.

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 coverage under this policy at any time by giving a written notice to Allianz.

- You may terminate this policy by giving a termination notice to Allianz and such termination shall become effective on the date Allianz receives the notice or on the date specified in such notice, whichever is later.
- When you terminate 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%

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).