

## 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.**

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### What is Group Personal Accident?

This Group Personal Accident policy provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

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### Know Your Coverage

As an illustration, for RM80 annually, each insured person will receive the following coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> <li>Death and/or Permanent Disablement : RM100,000*</li> </ul>	Death or any injury/disablement caused by or in connection with: <ul style="list-style-type: none"> <li>War, invasion, civil war, rebellion, revolution, insurrection, or mutiny or usurped power;</li> <li>Suicide or attempted suicide, or intentional self-inflicted injuries;</li> <li>Disease, infection, parasites, AIDS or HIV;</li> <li>Childbirth, miscarriage or pregnancy complications unless caused by an accident;</li> <li>Intoxication by alcohol or drugs;</li> <li>While participating in professional sports;</li> <li>Insured person's occupation as a member of the armed forces, rescue services, police force, or aircraft crew.</li> </ul>
By paying an additional premium, you can expand the coverage to include the following Optional Benefits: <ol style="list-style-type: none"> <li>Temporary Total Disablement and Temporary Partial Disablement</li> <li>Medical and Surgical Treatment</li> </ol>	
*Please note that the Sum Insured may be varied at the option of the policyholder.	
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 the individual insured person's coverage is one (1) year. You need to renew the insured person's coverage under this policy annually.	

If you have any questions or require assistance on your medical and health insurance, you can:



Call us at  
1 300 22 5542



Visit us at  
<https://www.allianz.com.my/GPA>



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 contribution of:	
Standard cover	<b>RM80.00 (annually)</b>
Total premium you must pay is RM80.00	
Where this is inclusive of:	
Commission	<b>25% of premium or RM20.00</b>
You also have to pay the following fees and charges:	
Stamp Duty	<b>RM10.00</b>
Service Tax	<b>8% of premium or RM6.40</b>

Note:

1. The total premium that you have to pay may vary depending on the choice of benefits, occupation classification and our underwriting requirements.
2. 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 proposal 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.
- **Eligibility** – The coverage under this policy is renewable until the Insured Person is seventy (70) years old.
- **Occupations** - There are occupations which are not covered under this policy. Please refer to the list of occupations to be referred to Allianz (for underwriting) in the proposal form.
- **Premium Warranty** - 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. Failing which, the policy is automatically cancelled and Allianz shall be entitled to the sixty (60) days pro-rated premium for the period Allianz provided cover.

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

- Such termination shall become effective on the date we receive the notice or on the date specified in such notice, whichever is the earlier.
- In the event premium has been paid for any period beyond the date of termination of your coverage under this policy, the pro-rata premium shall be refunded to you provided that no claim has been made during the current period of insurance.

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](http://www.pidm.gov.my)).

The information provided in this disclosure sheet is valid as at 01/01/2026.