

PRODUCT DISCLOSURE SHEET

Date: dd/mm/yyyy

Dear Customer,

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating medical and health insurance. Please refer to the Supplementary Contract for the full terms and conditions.

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

1 What is Group Maternity?

Group Maternity is an optional, non-participating and yearly renewable rider (subsequently called "Rider") attachable to Group Hospitalisation & Surgical plan (subsequently called "Basic Policy"). It provides Insured Member or Insured Member's spouse Medically Necessary health care services during pregnancy.

2 Know Your Coverage/Benefits

As an illustration, You will receive the following insurance coverage/benefits for a coverage period of 1 year:

Maternity Benefit	Refer to Your Quotation for the benefits & coverage chosen by You
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Note: Please read Your Supplementary Contract for full details of the coverage.

Your medical and health insurance **excludes** any claim arising from or accelerated by directly or indirectly, wholly or partly, any 1 of the following:

- any expenses incurred within:
 - 90 days from the individual effective date or increase of benefit for miscarriage or abortion or complications of pregnancy
 - 280 days from the individual effective date or increase of benefit for normal vaginal delivery or caesarian delivery
- maternity treatment for which payment is not required or which is payable by other insurance or indemnity covering the Insured Member;
- any mother/child wellness or education programs;
- expenses incurred by the newborn baby including normal baby care;
- surgical, mechanical or chemical contraceptive methods of birth control; tests and treatment related to sub-fertility of infertility;
- any other maternity service not specifically listed under the Table of Benefits; or
- medical treatment received by the Insured Member outside Malaysia.

If You have any questions or require assistance on Your medical and health insurance, You can:



Call Us at
1 300 22 5542



Email Us at:
customer.service@allianz.com.my



Scan the QR code above or visit Our website at:
<https://www.allianz.com.my/group-hospitalisation-and-surgical>

3 Know Your Obligations

For Your medical and health insurance, You must pay a premium of:

Premium	Refer to Your Quotation for the estimated total premium that You have to pay.
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Premium payment duration: **1 Year**

- Please add the applicable government tax if the Policy Owner is a business organisation or where the Policy is absolutely assigned to a business organisation. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia.

You also have to pay the following fees and charges (included as part of Your Policy):

Stamp Duty (charged per Policy issued)	RM10.00
Commission (included in the payable premium)	The maximum commission to the intermediary (if any) which is chargeable from Your premium is ten percent (10%). Below example shows the commission payable as nominal figures and as a percentage,

	Type	Amount
	The total annual premium for Your Policy	RM 8,416.00
	Commission paid to the intermediary	10% of Your premium or RM 841.60

Please refer to the **Quotation** for more details.

4 Other Key Terms

- You must disclose all material facts such as medical condition (if applicable) and state Your age correctly. Otherwise, You may risk having Your claim rejected or Rider terminated.
- Waiting Period: The eligibility for Maternity benefit will only start after the following periods from the individual effective date or date of increase in benefits, whichever is later:
 - 90 days: for miscarriage, medically necessary abortions and hydatidiform moles or hyperemesis gravidarum ; and
 - 280 days: for delivery/child birth (vaginal or surgical/caesarean).
- Unless renewed, the coverage will cease on the expiry date and We shall strictly not be liable for any expenses that take place after the expiry date.
- The premium rates are not guaranteed and are experience rated.

Note: This list is **non-exhaustive**. You should refer to the **Supplementary Contract** for the full list of terms and conditions.

? Can I cancel my Rider?

Yes, You may cancel Your Rider by giving a written notice to Us as follows.

- **Free-look period:** You may cancel Your Rider within 15 days after Your Supplementary Contract has been delivered to You. We will refund to You the premium paid without interest less any expenses incurred for medical examination.
- **After free-look period:** Provided that the Basic Policy and this Rider are still in force and effect, you may cancel the Rider. In such event, provided no claim has been made during the current Policy Year, You shall be entitled to a refund of a pro-rated premium without interest less any expenses incurred for medical examination upon cancellation of the Rider.

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