

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Refugee Medical Insurance Program (REMEDI) insurance.

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

1 What is Refugee Medical Insurance Program (REMEDI) - Hospitalization and Surgical Insurance?

The Refugee Medical Insurance Program (REMEDI) - Hospitalisation & Surgical Insurance is a yearly renewable hospital and surgical insurance scheme designed to reduce the financial burden of refugees and asylum seekers in the event of hospital admission to a Non-Corporatized Malaysian Government Hospital due to an accident or illness.

2 Know Your Coverage Prestige

As an illustration, for RM105.00 annually, you will receive the following coverage:

Coverage	Overall Annual Limit: RM20,000 per insured person	
	<ul style="list-style-type: none"> • Daily Hospital Room & Board (Maximum up to 30 days) • Intensive Care Unit (ICU) (Maximum up to 15 days) • Hospital Supplies and Services • Operating Theatre • Surgical Fees (Exclude Organ Transplantation) • Anaesthetist Fees • In-Hospital Physician Visits (Maximum up to 30 days) • In-Hospital Specialist Consultation Visits (Maximum up to 30 days) • Ambulance Fees / Medical Report Fees 	As charged in accordance to charges consistent with Third (3rd) Class Room and Board to a maximum of RM160.00 per day in a Non-Corporatized Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) Order 2014.

Your medical and health insurance **excludes**:

- Pre-existing illness;
- Specified illnesses;
- Plastic/cosmetic surgery;
- Dental conditions including dental treatment;
- Communicable diseases requiring quarantine by law;
- Congenital abnormalities or deformities including hereditary conditions;
- Hospitalization primarily for investigatory purposes;
- Suicide or attempted suicide;
- Investigation and treatment of sleep and snoring disorders.

This is not a complete list. You should refer to the master 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 Refugee Medical Insurance Program (REMEDI) insurance, you can:



Call us at
1 300 22 5542



Visit us at
allianz.com.my/personal/partnership/remedi.html



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



Scan the QR
code above

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Know Your Obligations

For this Refugee Medical Insurance Program (REMEDI) insurance, you must pay a premium of:

Standard Cover	RM105.00 annually
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Total premium you must pay is **RM105.00**.

Where this is inclusive of:

Commission	10% of premium or RM10.50
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You also have to pay the following fees and charges:

Managed Care Organization (MCO) Fee	RM16.20
Stamp Duty	RM10.00
Service Tax	8% of premium or RM8.40

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.

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Other Key Terms

- You must provide complete and accurate information in the application form.
- Persons eligible for coverage under this policy are refugees and asylum seekers who are registered with the United Nations Commissioner for Refugees (UNHCR) in Malaysia.
- Applicable age limits: From eighteen (18) years up to sixty (60) years old.
- Your coverage is subject to a thirty (30) days waiting period calculated from the commencement of Your period of insurance for Your first year of coverage or reinstatement date, as the case may be. We shall not be liable to make any payment under Your coverage for hospitalisation or surgery charges incurred arising from any accident or illness occurring during this waiting period.
- The premium due must be paid and received by Allianz within fourteen (14) days from the policy inception date.

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 a written notice to us.

- You may terminate this policy by giving a termination notice to Us and such termination shall become effective on the date we receive 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)	Refund of Annual Premium
Fifteen (15) days	90%
One (1) month	80%
Two (2) months	70%
Three (3) months	60%
Four (4) months	50%
Five (5) months	40%
Six (6) months	30%
Seven (7) months	20%
Eight (8) months	15%
Nine (9) months	10%
Ten (10) months	10%
Eleven (11) months	5%
Period exceeding eleven (11) months	No refund

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).