

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 HealthCover Enhancer?

HealthCover Enhancer is a unit deducting sub-rider (subsequently called "Rider") which is attachable to the Basic Policy, on the condition that either HealthCover or HealthCover Plus ("Base Rider") shall also be attached to the Basic Policy. This Rider pays a lump sum Critical Illness benefit equivalent to the Rider Insured Amount if the Life Assured is diagnosed as suffering from Carcinoma-in-situ prior to the expiry of the Rider, subject to a maximum of RM 40,000 per life. The insured amount of Base Rider shall be reduced proportionally by the Rider Insured Amount paid out.

2 Know Your Coverage/Benefits

As an illustration, You will receive the following Rider coverage/benefits for a coverage period of up to age 60:

Coverage	Carcinoma-In-Situ:	RM 2,500.00 (Insured Amount)
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Your medical and health insurance **excludes** and We are not liable to pay any benefit in respect of:

- any Carcinoma-in-situ which first manifest itself prior to the 120th day following the Issue Date or Reinstatement Date of the Rider, whichever is later;
- any Carcinoma-in-situ which existed at the Issue Date or Reinstatement Date of the Rider, whichever is later;
- all Carcinoma-in-situ in the presence of Human Immunodeficiency Virus (HIV).

Note: This list is **non-exhaustive**. You must refer to the **Supplementary Contract** for the complete terms and conditions of this Rider.

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:
[HealthCover Enhancer | Critical Illness Insurance | Allianz Malaysia](#)

3 Know Your Obligations

For Your medical and health insurance, **no additional premiums are payable for this Rider as this is a unit deducting rider**. However, the Cost of Insurance (COI) for providing the insurance coverage for this Rider will be charged by deducting monthly from the value of Your Units. The COI is not guaranteed and may increase as the Life Assured's age increases.

Please refer to the **Sales Illustration** and **Supplementary Contract** for more details.

4 Other Key Terms

- You must disclose all material facts such as medical condition (if applicable) and state the Life Assured's age correctly. Otherwise, You may risk having Your claim rejected or the Rider terminated.
- When the Account Value of the Basic Policy is insufficient to pay for the COI and other charges for both the Basic Policy and all riders including this Rider attached to the Basic Policy when due, You will be given a grace period of 31 days to pay Your Premium, during which the Basic Policy and all riders including this Rider attached to the Basic Policy will remain in force. However, the Basic Policy and all riders including this Rider attached to the Basic Policy shall lapse at the end of the grace period if Your Premium shall remain unpaid at the end of the grace period.
- Waiting Period:
 - The eligibility for benefits under this Rider will only start 120 days after the Issue Date or Reinstatement Date, whichever is later.

Note: This list is **non-exhaustive**. You should refer to the **Supplementary Contract** and **Additional Information Sheet** 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 COI deducted for this Rider, 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 surrender this Rider at any time during the lifetime of the Life Assured, effective at the next monthly COI due date.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).