

## 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 Hospital Income Benefit?

Hospital Income Benefit is a unit deducting sub-rider (subsequently called "Rider") which is attachable to the Basic Policy, on the condition that a medical plan ("Base Rider") shall also be attached to the Basic Policy. This Rider provides daily hospital income if the Life Assured is hospitalised prior to the expiry of the Rider. The plan selected for this Rider must follow the plan selected for Base Rider.

### 2 Know Your Coverage/Benefits

**As an illustration, You will receive the following Rider coverage/benefits for a coverage period of up to age 81:**

Coverage	<b>Hospital Income Benefit:</b> (daily benefit per day of hospitalization) (maximum 30 days per Disability)	<b>Plan 200</b> <b>RM 100</b>
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**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](mailto:customer.service@allianz.com.my)



Scan the QR code above or visit Our website below and navigate to the Riders' Section  
[Allianz UltimateLink | Life 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 this Rider applicable for Illnesses will only start 30 days after the Issue Date or last Reinstatement Date, whichever is later, except for Injury.
- No benefit whatsoever shall be payable for any medical treatment received by the Life Assured outside Malaysia apart from Singapore and Brunei, or if the Life Assured resides or travels outside Malaysia, Singapore and Brunei for more than 90 consecutive days from the day the Life Assured leaves Malaysia.

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