

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Money insurance.

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

1 What is Money Insurance?

Money Insurance cover loss of your money whilst it is in transit and whilst in your premises.

2 Know Your Coverage

As an illustration, for RM400.00 annually, you will receive the following **coverage**:

This policy covers :	This policy excludes :
<ul style="list-style-type: none"> Loss of your money (e.g. cash, bank notes or cheques etc) within your premises and/or while in transit. 	Loss or damage caused by or arising out of: <ul style="list-style-type: none"> Warlike operations (whether war be declared or not), civil war, strike, riot and civil commotion Any act of terrorism Confiscation or destruction by order of any government or public authority Shortage due to error or omissions or accounting errors Unattended vehicles Use of duplicate keys unless they are obtained by threat or violence Depreciation in value Losses arising from ionizing radiations or contamination by radioactivity from any nuclear fuel, nuclear waste or any nuclear weapons material
The duration of coverage is one year. You need to renew your policy annually.	
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.	

If you have any questions or require assistance on your Money insurance, you can:



Call us at
1 300 22 5542



Visit us at
www.allianz.com.my/money-ins



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



Scan the QR
code above

3 Know Your Obligations

The total premium that you have to pay may vary depending on the risk exposure, Allianz's underwriting requirements and the limit of liability for any one event.

For illustration purposes, assuming the occupation code is restaurant and the limit of liability is RM50,000.00, you must pay a premium of:

Total premium that you have to pay is	RM 400.00 (annually)
Where this is inclusive of:	
Commission paid to the insurance intermediaries (If any)	25% of premium or RM100.00

You also have to pay the following fees and charges:	
Stamp Duty	RM10.00
Services Tax	8% of premium or RM32.00
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.	

4 Important Information You Should Know

- Pre-contractual duty of disclosure (pursuant to Schedule 9 of the Financial Services Act 2013):
 - If you are 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 a reasonable person in the circumstances could be expected to know to be relevant.
 - If you are 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.
- You must take all ordinary and reasonable precaution for the safety of the property insured.
- You may insure your property on a Market Value or Reinstatement Value Basis:
 - Market Value basis – we will pay the cost of repairing or replacing the lost or damaged property less the amount attributable to wear and tear and depreciation.
 - Reinstatement Value Basis – we will reinstate, repair or replace the lost or damaged property without deductions being made for wear and tear or depreciation, provided that the sum covered is adequate to cover the total cost of repairing or replacing your property.
- If your property is insured at an amount that is less than the actual value at the time of loss (i.e. under insurance), you are deemed to self-insure the difference.
- Excesses – being the amount you have to bear before we indemnify you.
- You must inform your insurance intermediary or us in writing on any material changes during the policy period so that the necessary amendments can be endorsed to your policy.
- Premium Warranty – The premium due must be paid and received by Allianz within sixty (60) days from policy inception. 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.

Can I cancel my policy?

Yes. You may cancel your policy by giving written notice to Allianz. Upon cancellation, you are entitled to a refund of the premium less the premium calculated based on our short period rates for the period the policy was in force.

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).

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