

## 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) – Personal Accident?

The Refugee Medical Insurance Program (REMEDI) – Personal Accident is designed for refugees and asylum seekers who wish to take up coverage for injuries caused solely and directly by an accident resulting in death or disablement of the refugee or asylum seeker.

### 2 Know Your Coverage

**As an illustration, for RM50.00, you will receive the following coverage:**

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> <li>Death or Permanent Disablement (due to accident) : RM10,000</li> <li>Medical and Surgical Expenses (due to accident) : RM2,000</li> </ul>	Death or any injury/disablement caused by or in connection with: <ul style="list-style-type: none"> <li>War, civil war, military or popular uprising;</li> <li>Suicide or attempted thereat or intentional self-inflicted injury;</li> <li>Disease, infection or parasites;</li> <li>Intoxication beyond the legal limit;</li> <li>Being under the influence of illegal drugs;</li> <li>Childbirth, miscarriage or any complications to a pregnancy, unless solely caused and directly by an accident.</li> </ul>
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](http://allianz.com.my/personal/partnership/remedi.html)



Email us at

[customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)



Scan the QR code above

### 3 Know Your Obligations

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

Standard Cover	<b>RM50.00 annually</b>
Total premium you must pay is <b>RM50.00</b> .	
<b>Where this is inclusive of:</b>	
Commission	<b>25% of premium or RM12.50</b>
<b>You also have to pay the following fees and charges:</b>	
Stamp Duty	<b>RM10.00</b>
Service Tax	<b>8% of premium or RM4.00</b>
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 Other Key Terms

- You must provide complete and accurate information in the application form.
- Persons eligible for coverage under this master 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) day 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 under this master policy including the death and permanent disablement benefits arising from any accident occurring during the 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 flyer 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)	Percentage (%) of Annual Premium to be Charged
Two (2) months or less	40%
Three (3) months	50%
Four (4) months	60%
Five (5) months	70%
Six (6) months	75%
Over six (6) months	100%

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