

PRODUCT DISCLOSURE SHEET

Date: dd/mm/yyyy

Dear Customer,

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating personal accident 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 PA Cover?

PA Cover is a unit deducting rider (subsequently called "Rider") that provides indemnity to the Life Assured by covering losses arising from death or injuries sustained as a result of an Accident during the coverage period of the 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 60:

Coverage	(i) Disablement by accidental means	Percentage of RM50,000.00 (Insured Amount) for respective Disablement.
	<ul style="list-style-type: none"> Loss of Life occurring within 90 days from the Bodily Injury Total and Permanent Disability (TPD) occurring within 90 days from the Bodily Injury Other Permanent Disablement 	<p>100% of the Insured Amount</p> <p>100% of the Insured Amount</p> <p>Up to 100% of the Insured Amount</p>
	(ii) Double Indemnity	<p>Indemnities payable will be doubled if the injuries are sustained when the Life Assured was:</p> <p>(a) travelling as a passenger in or on any mechanically propelled, non-aerial, public transportation on established passenger routes and on regular passenger services; or</p> <p>(b) travelling as a passenger in a passenger lift. Elevators in mines are excluded; or</p> <p>(c) present at the commencement of the burning of any theatre, hotel or other public buildings.</p>

Note: This list is **non-exhaustive**. Please read Your **Supplementary Contract** and **Additional Information Sheet** for details on the Disablement covered.

Your personal accident insurance **excludes** any death, TPD or other permanent disablement caused directly or indirectly, wholly or partly:

- by suicide, attempted suicide, self-inflicted bodily injuries, or disorderly conduct on the part of the Life Assured, or the Life Assured deliberately exposing himself to unnecessary danger while sane or insane;
- while under the influence of alcohol or liquor or drugs or narcotic or while insane;
- while engaged in hunting, mountaineering or racing with motor vehicles or motor boats;
- by war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, usurped power or the action of any lawfully constituted authority in connection with any of the foregoing;
- by any activities of a military nature whilst being engaged in military service;
- by participating in scuba diving, horse racing and any brawling;
- by medical or surgical treatment not necessitated by any accident;
- by medical or surgical treatment necessitated by an accident arising from the acts and events excluded in (a) to (f), inclusive, hereinabove stated; or
- by food poisoning or bacterial infection (except pus producing bacterial infection arising from an accidental cut or wound).

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 personal accident 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 below and navigate to the Riders' Section

[Allianz UltimateLink | Life Insurance | Allianz Malaysia](#)

3 Know Your Obligations

For Your personal accident 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.
- The benefits shall be payable provided that the death, TPD or other permanent disablement, as the case may be, shall result within 90 days from the date of Accident.

Note: This list is **non-exhaustive**. You should refer to the **Supplementary Contract** 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 Rider are still in force and effect, You may surrender this Rider at any time during the lifetime of the Life Assured, effective at 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).