



**Allianz General Insurance Company (Malaysia) Berhad** 200601015674 (735426-V)  
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)  
A PIDM member

## PRODUCT DISCLOSURE SHEET

Dear Customer,

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

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

### 1 What is Allianz Domestic Helper Shield?

The Allianz Domestic Helper Shield policy provides compensation to the policyholder in the event the insured person suffers death, permanent disablement and injuries caused solely by an accident. This policy also provides medical related benefits including coverage for medical expenses incurred in the event insured person is hospitalised due to a disability covered under the Policy. Additional benefits include repatriation expenses, hospitalisation and surgical expenses and other inconvenience benefits such as wages compensation and compensation for loss of documents, subject to the terms and conditions of the policy.

### 2 Know Your Coverage

As an illustration, for RM200.00 annually, you will receive the following coverage under Plan 3:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> <li><b>Personal Accident Benefits</b> <ul style="list-style-type: none"> <li>Accidental Death/Permanent Disablement (up to) : RM50,000</li> </ul> </li> <li><b>Medical Related Benefits</b> <ul style="list-style-type: none"> <li>Medical Expenses (up to) : RM3,000</li> <li>Repatriation Expenses (up to) : RM10,000</li> <li>Hospitalisation and Surgical Expenses (up to) : RM10,000 (per disability)</li> <li>Ambulance Fee (up to) : RM200</li> </ul> </li> <li><b>Other Inconvenience Benefits</b> <ul style="list-style-type: none"> <li>Wages Compensation (per week/maximum 15 weeks) : RM300</li> <li>Loss of Documents (up to) : RM500</li> <li>Replacement Expenses (up to) : RM5,000</li> <li>Personal Liability (up to) : RM20,000</li> </ul> </li> </ul>	Death or disablement, hospitalisation, surgery or other covered losses caused by or in connection with: <ul style="list-style-type: none"> <li>Pre-existing illness or pre-existing injury;</li> <li>War, strike, riot or civil commotion;</li> <li>Disease, infection or parasites;</li> <li>Insanity, suicide or any attempt thereat, or intentional self-inflicted injuries;</li> <li>Being under the influence of illegal drugs;</li> <li>Childbirth, miscarriage, or any complications to a pregnancy unless caused by an accident;</li> <li>While committing or attempting to commit any unlawful act;</li> <li>Riding/driving without a valid driving license.</li> </ul>
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.	
The duration of coverage: <ul style="list-style-type: none"> <li>For one (1) year policy, you need to renew your policy annually.</li> <li>For two (2) years policy, you need to renew your policy once every two (2) years.</li> </ul>	

If you have any questions or require assistance on our personal accident insurance, you can:



Call us at  
1 300 22 5542



Visit us at  
allianz.com.my/adhs-insurance



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



Scan the QR  
code above

### 3 Know Your Obligations

For this insurance, you must pay a premium of:

Standard Cover	RM200.00 annually
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Total premium you must pay is **RM200.00.**

Where this is inclusive of:	
Commission	25% of premium or RM50.00
You also have to pay the following fees and charges:	
Stamp Duty (paid by the master policyholder)	RM10.00
Service Tax	8% of premium or RM16.00
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 Other Key Terms

- You must provide complete and accurate information in the application form.
- Pre-Contractual Duty of Disclosure (pursuant to Schedule 9 of the Financial Services Act 2013):
  - If 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 you could be reasonably expected to know to be relevant.
  - If 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.
- This policy available to policyholders who are Malaysian or Malaysian permanent residents, legally residing in Malaysia and legally employing domestic helpers to provide services in Malaysia.
- This policy covers a domestic helper who is aged from eighteen (18) to sixty-five (65) years, legally employed as a domestic helper in Malaysia by the policyholder and if a foreign domestic helper, must hold a valid work permit.
- Premium Warranty: Where this policy is issued to a corporate body – The premium due must be paid and received by Allianz within sixty (60) days from the inception date of this policy or the endorsement issued by Allianz setting out the commencement of coverage for the insured persons. The coverage of insured person whose premium has not been paid or received shall be automatically cancelled if this condition is not complied with and Allianz shall be entitled to the prorated premium for the period that Allianz has provided coverage for such insured person.
- Cash before cover: Where this policy is issued to an individual policyholder – The premium due must be paid and received by Allianz before cover commences. This Policy is automatically null and void if this condition is not complied with.
- All claims must be given in writing to Allianz within thirty (30) days after the date of accident/loss.

**Note:** This list is non-exhaustive. You should refer to the policy wording for the full details of the terms and conditions.

## ? Can I cancel my policy?

Yes. You may cancel your coverage under this policy at any time by giving a written notice to Allianz.

- You may terminate your coverage under this policy by giving a termination notice to Allianz and such termination shall become effective on the date Allianz receives the notice or on the date specified in such notice, whichever is later.
- When you terminate your coverage under this policy, the following short period rates shall apply provided that no claim has been made during the period of insurance then subsisting.

Period of Insurance (Within 1 Policy Year)	Percentage (%) of Annual Premium to be Charged
Two (2) months (minimum)	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)).