

PRODUCT DISCLOSURE SHEET

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 PayorCover?

PayorCover is a unit deducting rider (subsequently called "Rider") that provides Critical Illnesses coverage and if the Life Assured is diagnosed with any one of the covered Critical Illness prior to the expiry of the Rider, We shall pay on behalf of You the Premiums of the Basic Policy based on the selected mode of payment until the expiry of the Rider term, termination of the Basic Policy or death of the Life Assured, whichever is earlier. The Premium of the Basic Policy shall be allocated towards the purchase of Units for the Basic Policy.

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	Critical Illness	RM 2,280.00
This Rider covers 36 Critical Illnesses including: <ol style="list-style-type: none"> 1. Heart Attack 2. Cancer 3. Stroke 	An Extended Total and Permanent Disability (ETPD) Rider is attachable to this PayorCover by default at no extra premium charges to You. The ETPD Rider covers: <ol style="list-style-type: none"> 1. Blindness - Permanent and Irreversible 2. Loss of Independent Existence 	
<p>Note: This list is non-exhaustive. Please read Your Supplementary Contract and Additional Information Sheet for details on the Critical Illnesses covered.</p>		
<p>Your medical and health insurance excludes any Critical Illness caused directly or indirectly, wholly or partly, by any 1 of the following occurrences:</p> <ul style="list-style-type: none"> • by any Critical Illness, which first manifests itself prior to or within the Waiting Period; or • by any Critical Illness arising directly or indirectly from a Pre-Existing Condition, and which existed at the Issue Date, Reinstatement Date or effective date of the Endorsement for the newly increased or upgraded benefits of the Supplementary Contract or the date of birth of the Life Assured, whichever is later; or • by any Critical Illness, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for Human Immunodeficiency Virus (HIV) as a condition precedent to acceptance of any claim. This exclusion does not apply to Human Immunodeficiency Virus (HIV) infection due to Blood Transfusion or Occupationally Acquired Human Immunodeficiency Virus (HIV) infection. For the purpose of the Supplementary Contract, <ul style="list-style-type: none"> ○ the definition of Acquired Immune Deficiency Syndrome (AIDS) shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition. ○ an infection shall be deemed to have occurred where in Our opinion, the blood or other relevant test(s) indicate either the presence of any Human Immunodeficiency Virus (HIV) or antibodies to such a virus. • by any Critical Illness which is diagnosed to be due, directly or indirectly, to a congenital defect or disease, which manifests or is diagnosed before the Life Assured attains 17 years of age; or • by any Critical Illness resulting directly from alcohol or drug abuse; or • by any Critical Illness which is due to self-inflicted injuries while sane or insane. <p>Note: This list is non-exhaustive. You must refer to the Supplementary Contract for the complete terms and conditions.</p>		

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



Scan the QR code above or visit Our website at:

[Allianz PayorCover 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 Critical Illness benefit will only start after the following periods from the Issue Date, Reinstatement Date or effective date of the Endorsement for the newly increased or upgraded benefits of the Rider or the date of birth of the Life Assured, whichever is later:
 - 60 days: for Cancer - of specified severity and does not cover very early cancers, Heart Attack - of specified severity, Coronary Artery Bypass Surgery and Serious Coronary Artery Disease; and
 - 30 days: for all other covered Critical Illnesses.

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).