



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

Important Note: Utilizing the Perlindungan Tenang Voucher (“PTV”) RM30 on PerlindunganKu Allianz4All

The government has announced a financial assistance programme under the National Budget 2025 for up to 2.0 million Sumbangan Tunai Rahmah (STR) recipients to subscribe to Perlindungan Tenang Products with a RM30 Perlindungan Tenang Voucher (PTV) per recipient.

Allianz General Insurance Company (Malaysia) Berhad has submitted the **PerlindunganKu Allianz4All** product to be part of the Perlindungan Tenang product under the PTV 3.0 initiative. Products under the Allianz4All initiative contain the following key enhancements:

- (a) Part of the premiums received will be specifically allocated to a Claims Allocation Fund (CAF). This is considered as a pooling of monies to meet the claims commitments as mutually agreed in the policy contract. The balance premium will go to the Company as management fees and to pay for related business expenses. In the event of inadequate funds to cover claims, the Company will top up the CAF.
- (b) Premiums will be invested into portfolios that are sustainably and responsibly managed based on Islamic finance principles. This includes keeping premiums received in Islamic bank accounts.
- (c) If claims for a defined period is lower than the amount allocated to the CAF, a portion of the resulting surplus will be distributed by the Company at its absolute discretion either as a refund to Policyholders or to charitable organisations as guided by the Policyholder’s selection of charitable categories at the time of insurance application. The approach for the distribution of the resulting surplus will vary according to the product and surplus amount (if any). **For PerlindunganKu Allianz4All, the Company will distribute all the resulting surplus to charitable organisations.**

Notwithstanding (c) above, **please note that there will be an exception to the treatment of the surplus in the amount allocated to the CAF for Policyholders who utilize the RM30 PTV** to purchase the PerlindunganKu Allianz4All policy – the surplus arising from the CAF will be distributed according to the schedule below in line with the PTV 3.0 specifications stipulated by the government.

		Surplus Donation (%)	
Payment Method	PerlindunganKu Allianz4All Plans	Charity Organization	Government
Fully self-paid	Plan 1: RM 50 Premium	100%	-
	Plan 2: RM 75 Premium	100%	-
PTV 3.0 Subsidy	Plan 1: RM 50 Premium	40%	60%
	Plan 2: RM 75 Premium	60%	40%

Allianz Customer Service Centre

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