

PRODUCT DISCLOSURE SHEET

Date: dd/mm/yyyy

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 PreciousCover?

PreciousCover is a unit deducting rider (subsequently called "Rider") that provides prenatal and postnatal coverage for You as the pregnant mother and essential coverage for Your child as the Life Assured.

2 Know Your Coverage/Benefits

As an illustration, You will receive the following Rider coverage/benefits for a coverage period of up to age 5:

Coverage	The Plan type of this Rider is Plan 30,000		
	The Insured Amount for the Phototherapy Treatment Benefit of this Rider is RM 500.00		
	Benefits	Plan 15,000	Plan 30,000
	Benefits for Mother		
	Death Benefit	RM 15,000	RM 30,000
	Pregnancy Complication Benefit	RM 2,500	RM 5,000
	Hospitalisation Benefit	RM 250 per day	RM 500 per day
	Maternity Cancer Benefit	RM 2,500	RM 5,000
	Infectious Disease Benefit	RM 500	RM 1,000
	Psychotherapy Treatment Benefit	RM 2,500	RM 5,000
	Benefits for Child		
	Death Benefit	RM 2,500	RM 5,000
	ICU/ HDU/ NICU Benefit	RM 250 per day	RM 500 per day
	Incubation Benefit	RM 100 per day	RM 200 per day
	Phototherapy Treatment Benefit for Neonatal Jaundice	RM 500, RM 1,000 or RM 2,000	
	Congenital Condition Benefit	RM 10,000	RM 20,000
	Infectious Disease Benefit	RM 500	RM 1,000

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

Your medical and health insurance **excludes** any benefits arising from or accelerated, directly or indirectly, wholly or partly, by any 1 of the following occurrences:

- any condition or surgery other than the diagnosis of condition or surgery for a condition as defined in the Supplementary Contract;
- signs or symptoms of the Maternity Cancer has manifested prior to or within the 30 days from the Issue Date of the Supplementary Contract;
- any condition arises directly or indirectly from a Pre-Existing Condition as defined, and which has existed prior to the Issue Date of the Supplementary Contract;
- any condition or surgery, 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 or You to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of the Supplementary Contract,
 - the definition of 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;
- any condition or surgery resulting directly or indirectly from alcohol or drug abuse;
- suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
- war or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;
- any Death of the Unborn Child resulting from an abortion;
- any termination of pregnancy if You opt for elective termination of pregnancy other than the conditions specified under Pregnancy Complication Benefit;
- any pregnancy conceived through artificial insemination and/ or assisted conceptions, such as in-vitro fertilisation (IVF), Intrauterine Insemination (IUI) and Intracervical Insemination (ICI), with 2 or more unborn children, unless specifically disclosed and accepted by Us;
- any pregnancy with 3 or more unborn children;
- Experimental Treatments which security and reliability have not been recognised by the medical authority (Ministry of Health) in Malaysia;
- You did not survive for at least 30 days after the diagnosis of Maternity Cancer; or
- the Life Assured did not survive for at least 30 days from birth after diagnosis of a Congenital Condition.

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 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:
[PreciousCover and BabyCover | 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 Maternity Cancer Benefit will only start 30 days after the Issue Date; and
 - Waiting Period is only applicable to Maternity Cancer Benefit.

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 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).