

Additional Information Sheet – Premier PA Plus

This document serves to provide additional product information, complementing the Sales Illustration and Product Disclosure Sheet.

Your Coverage/Benefits

This plan provides **insurance coverage upon Accidental Death of the Life Assured** during the coverage term of the Rider.

1. What are the major exclusions and limitations under this plan?

- (i) Where the age of the Life Assured is less than 49 months at the time of Accidental Death, the Prevailing Rider Insured Amount payable shall be as follows:

Age of Life Assured at the Time of Accidental Death	Percentage of Prevailing Rider Insured Amount Payable
12 months and below	20%
13 - 24 months	40%
25 - 36 months	60%
37 - 48 months	80%
49 months and above	100%

- (ii) This plan shall not cover any Accidental Death caused directly or indirectly, wholly or partly by any one (1) of the following occurrence:
- a) by violation or attempted violation of the law or resistance to arrest by the Life Assured;
 - b) by attempted suicide, self-inflicted bodily injuries or disorderly conduct on the part of the Life Assured;
 - c) where the Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
 - d) Accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material;
 - e) war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
 - f) where the Life Assured participate or involve directly or indirectly, in any riot, strike, civil commotion or terrorist activity;
 - g) Bodily Injury sustained while the Life Assured is under the influence of alcohol, narcotics or drugs unless taken as prescribed by a Doctor;
 - h) any activities of a military nature whilst being engaged in military services;
 - i) by food poisoning or bacterial infection (except pus producing bacterial infection arising from an accidental cut or wound);
 - j) by intentional or negligent inhalation or consumption of poison, gases or noxious fumes;
 - k) by medical or surgical treatment necessitated by an Accident arising from the acts and events excluded under item a to j stated above;
 - l) by medical or surgical treatment not necessitated by any Accident; or
 - m) where the Life Assured engage or take part in:
 - i. making an arrest as an officer of law;
 - ii. serving in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
 - iii. activities which include but are not limited to racing on wheels or on horse, any underwater activities, rock climbing or mountaineering, pot-holing, parachuting, skydiving, hang-gliding, gliding, para-gliding, ballooning, micro-lighting, bungee-jumping, winter sports, hunting on horse-back or driving or riding in any kind of race or brawling and forms of professional sports; or
 - iv. entering, exiting, operating, servicing, or being transported by any aerial device or conveyance (except when the Life Assured is a passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or when the Life Assured is a licensed pilot or a member of a crew carrying out his/her duty according to his/her employment with that particular commercial airline).

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the complete terms and conditions under this plan.



Allianz Life Insurance Malaysia Berhad 198301008983 (104248-X)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Key Terms and Conditions

1. The Cost of Insurance (COI) is charged according to the Insured Amount and occupation class of the Life Assured. The COI is not guaranteed and We reserve the right to revise the COI by giving You 3 months' written notice prior to the next Policy Anniversary. The adjustment in COI, if any, will aim to reflect Our claim experience.
2. We shall be under no liability to pay any benefit herein or accept the renewal of this Rider if the Life Assured shall, without any prior notice to Us, engage or be employed in any occupation which is more hazardous or involving greater risk to life than the occupation specified to Us earlier.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the complete terms and conditions under this plan.