

PRODUCT DISCLOSURE SHEET

Date: dd/mm/yyyy

Dear Customer,

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating personal accident insurance. Please refer to the Policy 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 Premier PA Plus?

Premier PA Plus is a unit deducting rider (subsequently called "Rider") that provides a lump sum benefit upon Accidental Death of the Life Assured during the coverage period of this Rider.

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 (Subject to Juvenile-Lien Rule Clause)	Accidental Death Benefit	RM500,000.00
	<ul style="list-style-type: none"> Occurred other than in Public Conveyance or Elevator or burning Public Building Occurred while in Public Conveyance or Elevator or burning Public Building 	<p>300% of benefit</p> <p>400% of benefit</p>

Your personal accident insurance **excludes** any Accidental Death caused directly or indirectly, wholly or partly by any 1 of the following occurrence:

- by violation or attempted violation of the law or resistance to arrest by the Life Assured;
- by attempted suicide, self-inflicted bodily injuries or disorderly conduct on the part of the Life Assured;
- where the Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
- by Accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material;
- by war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
- where the Life Assured participate or involve directly or indirectly, in any riot, strike, civil commotion or terrorist activity;
- Bodily Injury sustained while the Life Assured is under the influence of alcohol, narcotics or drugs unless taken as prescribed by a Doctor;
- any activities of a military nature whilst being engaged in military services;
- by food poisoning or bacterial infection (except pus producing bacterial infection arising from an accidental cut or wound);
- by intentional or negligent inhalation or consumption of poison, gases or noxious fumes;
- by medical or surgical treatment necessitated by an Accident arising from the acts and events excluded under item a to j stated above;
- by medical or surgical treatment not necessitated by any Accident; or
- where the Life Assured engage or take part in:
 - making an arrest as an officer of law;
 - serving in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
 - 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
 - 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**. You must refer to the **Supplementary Contract** for the complete terms and conditions.

If You have any questions or require assistance on Your personal accident 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:

[Premier PA Plus | Personal Accident Insurance | Allianz Malaysia](#)

3 Know Your Obligations

For Your personal accident 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.
- Notwithstanding anything contained herein, the total aggregated amount of Accidental Death benefit payable under this Rider issued with the Basic Policy and under any other policies issued to You by Us for the same benefit on any 1 life shall not exceed RM10,000,000.00.
- Accidental Death (occurred while in public conveyance or elevator or burning public building) means death which results directly from an Accident and occurs within 90 days of the date of Accident if such injuries are sustained while the Life Assured was:
 - traveling as a passenger in any Public Conveyance; or
 - traveling as a passenger in a passenger lift. Elevators in mines are excluded; or
 - present in any Public Building at the commencement of the burning of that building.

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).