

PRODUCT DISCLOSURE SHEET

Date: dd/mm/yyyy

Dear Customer,

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating investment-linked 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 SecureCover (Term)?

SecureCover (Term) is a unit deducting rider (subsequently called "Rider") that offers a combination of death, Total and Permanent Disability (TPD) or Critical Illness coverage. If You die, suffer TPD before age 65 or is diagnosed with any one of the covered Critical Illnesses before the Rider expires, We shall contribute on behalf of You the modal premiums of the Basic Policy, to purchase Units until the expiry of the Rider term, termination of the Basic Policy or death of the Life Assured, whichever is earlier.

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	Death (Subject to Suicide Clause); or	RM 2,832.00 (Insured Amount)
	TPD; or	RM 2,832.00 (Insured Amount)
	Critical Illness	RM 2,832.00 (Insured Amount)

This product covers 36 Critical Illnesses including:

1. Cancer
2. Stroke
3. Heart Attack

An Extended Total and Permanent Disability (ETPD) Rider is attachable to this SecureCover (Term) by default at no extra premium charges to You.

The ETPD Rider covers:

1. Blindness - Permanent and Irreversible
2. Loss of Independent Existence

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

Your investment-linked insurance **excludes:**

- death due to suicide within 12 months from the Issue Date or Reinstatement Date, whichever is later, in which case We shall refund total Cost of Insurance (COI) charged from the Issue Date or Reinstatement Date, whichever is later.
- any TPD caused directly or indirectly, wholly or partly, by Pre-Existing Conditions unless declared by You or the Life Assured and accepted by Us, on or prior to the Issue Date or Reinstatement Date of Your Rider, whichever is later.
- any Critical Illness which existed as at the Issue Date or Reinstatement Date of this Rider, whichever is later.
- any Critical Illness which is due to self-inflicted injuries while sane or insane.

Note: This list is **non-exhaustive**. You must refer to the **Supplementary Contract** and **Additional Information Sheet** for the full list of exclusions.

If You have any questions or require assistance on Your investment-linked 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 SecureCover Insurance | Allianz Malaysia](#)

3 Know Your Obligations

For Your investment-linked 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 Your 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 Your 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:
 - o The eligibility for TPD benefits under the Supplementary Contract of this Rider will only be payable provided that You continue to become permanently and totally disabled for at least 6 consecutive months.
 - o 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 Your date of birth, whichever is later:
 - (i) 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
 - (ii) 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).