

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Allianz Student Personal Accident?

Allianz Student Personal Accident provides compensation to students in the event of injuries, disability, or death caused by an accident, and other expenses incurred including medical expenses resulting from covered incidents.

2 Know Your Coverage

As an illustration, for RM28.00 annually, you will receive the following coverage under Plan 3:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> • Death : RM50,000 • Permanent Disablement (up to) : RM50,000 • Accidental Death on Public Transport : RM25,000 • Medical Expenses (up to) : RM4,000 • Bereavement Allowance (lump sum) : RM15,000 • Funeral Expenses (lump sum) : RM3,000 • Hospital Income (per day/max. 60 days) : RM100 • Dental Treatment (up to) : RM500 • Education Allowance (lump sum) : RM40,000 • Double Indemnity : RM100,000 (while in School premises) • Lifestyle Modification Expenses (up to) : RM5,000 • Compassionate Allowance (lump sum) : RM1,000 	<ul style="list-style-type: none"> • War, strike, riot or civil commotion, terrorism; • Intoxication beyond the legal limit; • Being under the influence of illegal drugs; • Disease, infection or parasites; • Suicide or attempted suicide; • Treatment costs for childbirth, miscarriage, or pregnancy unless caused by an accident; • Losses suffered/incurred while participating in any professional sports; • Riding/driving without a valid driving license.
<p>This is not a complete list. You should refer to the policy wording for the full details on what is covered and what is not.</p> <p>The duration of coverage is one (1) year. You need to renew your policy annually.</p>	

If you have any questions or require assistance on our personal accident insurance, you can:



Call us at
1 300 22 5542



Visit us at
allianz.com.my/student-insurance



Email us at
customer.service@allianz.com.my



Scan the QR
code above

3 Know Your Obligations

For this personal accident insurance, you must pay a premium of:

Standard Cover	RM28.00 annually
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Total premium you must pay is **RM28.00.**

Where this is inclusive of:

Commission	25% of premium or RM7.00
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You also have to pay the following fees and charges:

Stamp Duty	RM10.00
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Service Tax	8% of premium or RM2.24
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Note: The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.

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Other Key Terms

- You must provide complete and accurate information in the application form.
- This policy covers Malaysians or Malaysian permanent residents, or those legally residing in Malaysia, who are full time students attending schools in Malaysia.
- Applicable age limits: From two (2) years up to twenty-one (21) years old.
- Premium Warranty – The premium due must be paid and received by Allianz within sixty (60) days from the inception date of the Policy or the endorsement issued by Allianz setting out the commencement of coverage for the Insured Persons.
- All claims must be given in writing to Allianz within thirty (30) days from the date of accident.
- Benefits under the Policy shall be paid to the Insured Person or the Insured Person's parent (if the Insured Person is below eighteen (18) years old), as the case may be.

Note: This list is non-exhaustive. You should refer to the policy wording for the full details of the terms and conditions.



Can I cancel my policy?

Yes. You may cancel your policy at any time by giving a written notice to us.

- You may terminate this policy by giving a termination notice to Us and such termination shall become effective on the date we receive the notice or on the date specified in such notice, whichever is later.
- When you terminate this policy, the pro-rata premium for such period shall be refunded to the Insured Person provided that no claim has been made during the Period of Insurance then subsisting.