

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 Timber Workers Group Personal Accident?

This Timber Workers Group Personal Accident policy provides compensation in the event of injuries, disability, or death caused solely by violent, accidental, external and visible events. This policy specifically provides coverage to the insured person who is engaged in the timber industry.

2 Know Your Coverage

As an illustration, for RM175.00 annually, you will receive the following coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> Death : RM30,000 Permanent Disablement : RM30,000 Funeral Expenses (lump sum) : RM1,000 Medical and Surgical Treatment (up to) : RM5,000 Temporary Total Disablement (per week) : RM100 Temporary Partial Disablement (per week) : RM50 Travelling Expenses (up to) : RM1,500 	Death or disablement or any other loss caused by the following: <ul style="list-style-type: none"> War, strike, riot or civil commotion; Suicide or attempted suicide or self-inflicted injuries; Disease, infection or parasites; Any pre-existing physical defect or infirmity; Provoked murder or assault; Childbirth, miscarriage or any complications to a pregnancy, unless solely caused and directly by an accident.
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.	
The duration of coverage is one (1) year. You need to renew your policy annually.	

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



Call us at
1 300 22 5542



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



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



Scan the QR
code above

3 Know Your Obligations

For this insurance, you must pay a premium of:

Standard Cover	RM175.00 per insured person annually
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Total premium you must pay is **RM175.00**.

Where this is inclusive of:

Commission	25% of premium or RM43.75
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The master policyholder has to pay the following fees and charges:

Stamp Duty	RM10.00
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Service Tax	8% of premium or RM14
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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.

4 Important Information You Should Know

- You must provide complete and accurate information in the application form.
- Pre-Contractual Duty of Disclosure (pursuant to Schedule 9 of the Financial Services Act 2013):
 - If applying for insurance related to your trade, business or profession, you must disclose any matter that you know is relevant to our decision in accepting the risks and determining the applicable rates and terms and any matter you could be reasonably expected to know to be relevant.
 - If applying for insurance for purposes unrelated to your trade, business or profession, you must take reasonable care not to make a misrepresentation in answering our questions and to disclose any other matter that you know is relevant to our decision in accepting the risks and determining the applicable rates and terms.
 - Otherwise, it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.
 - You must also inform us immediately of any inaccuracies or changes in your information after entering into, varying or renewing your contract of insurance.
- This policy covers Malaysians or Malaysian permanent residents, valid work permit holders, pass holder or otherwise legally employed in Malaysia who are working and/or legally residing in Malaysia.
- The insured person must be aged from sixteen (16) to sixty-five (65) years old.
- Premium Warranty:
 - The premium due must be paid and received by Allianz within sixty (60) days from the risk inception date of the policy or the endorsement issued by Allianz setting out the commencement of coverage for the insured person,
 - If this condition is not complied with then the coverage for the relevant insured person whose premium has not been paid and received shall be automatically cancelled.
 - Allianz shall be entitled to receive the pro-rated premium amount based on the period Allianz was on cover.

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 Allianz seven (7) days' written notice.

When you terminate this policy or the individual coverage of an insured person under this policy, the following short period rates shall apply provided that no claim has been made during the period of insurance then subsisting.

Period Insured	Percentage (%) of Annual Premium to be Charged
Two (2) months or less	40%
Three (3) months	50%
Four (4) months	60%
Five (5) months	70%
Six (6) months	75%
Over six (6) months	100%