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

PRODUCT DISCLOSURE SHEET

Date: dd/mm/yyyy

Dear Customer,
This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating medical and health 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 HealthCover Prime?

HealthCover Prime is a unit deducting rider (subsequently called "Rider") that provides coverage for the Life Assured on Staged Critical Illness Benefit, Multi-Pay Benefit, Recurrence Benefit, Gender Specific Cancer Benefit and Catch All Booster Benefit.

2 Know Your Coverage/Benefits

<table>
<tr><td colspan="3">As an illustration, You will receive the following Rider coverage/benefits for a coverage period of up to age 60:</td></tr>
<tr><td rowspan="8">Coverage (Subject to Juvenile-Lien Rule Clause)</td><td>Insured Amount:</td><td>RM 100,000.00 (Insured Amount)</td></tr>
<tr><td rowspan="3">(i) Staged Critical Illness Benefit:
• Angioplasty and Other Invasive Treatments For Coronary Artery Disease
• Early or Intermediate Stage Critical Illness
• Advanced Stage Critical Illness</td><td>15% of the Insured Amount, subject to RM30,000 per life</td></tr>
<tr><td>50% of the Insured Amount, subject to RM350,000 per life</td></tr>
<tr><td>100% of the Insured Amount, less any amount paid under the Early or Intermediate Stage Critical Illness Benefit within the same Critical Illness Category, Angioplasty and Other Invasive Treatments for Coronary Artery Disease</td></tr>
<tr><td>(ii) Multi-Pay Benefit:
*Prior to Life Assured attaining age 85 nearest birthday on the Policy Anniversary</td><td>Multiple Staged Critical Illness Benefit claims for different Critical Illness Categories may be made under this benefit, with a total payout limit of 400% of the Insured Amount, including payouts under the Staged Critical Illness Benefit.</td></tr>
<tr><td>(iii) Recurrence Benefit:
*Prior to Life Assured attaining age 85 nearest birthday on the Policy Anniversary</td><td>An additional 100% of the Insured Amount will be payable if the Life Assured is re-diagnosed with Advanced Stage Cancer, Advanced Stage Heart Attack or Advanced Stage Stroke.</td></tr>
<tr><td>(iv) Gender Specific Cancer Benefit:
*Prior to Life Assured attaining age 85 nearest birthday on the Policy Anniversary</td><td>An additional 100% of the Insured Amount will be payable if the Life Assured is diagnosed with Advanced Stage Breast Cancer (for females) or Advanced Stage Prostate Cancer (for males).</td></tr>
<tr><td>(v) Catch All Booster Benefit:
*Prior to Life Assured attaining age 85 nearest birthday on the Policy Anniversary</td><td>An additional one-off 35% of the Insured Amount will be payable in the event of Hospitalisation for at least the applicable number of days stated in the table below, capped at RM150,000 per life.
<table><tr><th>No.</th><th>Type of Hospitalisation</th><th>Minimum Continuous Length of Stay</th></tr><tr><td>1</td><td>Intensive care unit (ICU)</td><td>5 days</td></tr><tr><td>2</td><td>Combination of ICU and General Ward*</td><td>15 days</td></tr><tr><td>3</td><td>General Ward*</td><td>15 days</td></tr></table>*For admission to the general ward, it must be accompanied by Surgery or due to an Infection.</td></tr>
<tr><td></td><td colspan="2">• The total aggregated amount of benefits payable under this Rider is subject to a maximum Insured Amount of RM4 million per life.
• On or after the Policy Anniversary when the Life Assured attains age 85 nearest birthday, the total aggregated benefit payout under this Rider (excluding Catch All Booster Benefit) is capped at 100% of the Insured Amount. If the total aggregated benefit payout under this Rider (excluding Catch All Booster Benefit) reaches or exceeds 100% of the Insured Amount, this Rider shall terminate thereafter.</td></tr>
<tr><td colspan="3">This Rider covers 162 Critical Illnesses which are categorised into Early, Intermediate and Advanced Stages, including conditions such as:
1. Stroke
2. Heart Attack
3. Cancer

Note: This list is non-exhaustive. Please read Your Supplementary Contract and Additional Information Sheet for details of the covered events and applicable definitions.</td></tr>
</table>

Your medical and health insurance **excludes** any covered event caused directly or indirectly, wholly or partly, by any of the following:

- any Critical Illness signs or symptoms of which first manifested prior to, or within, the applicable Waiting Period;
- the Life Assured did not survive for at least 7 days after the diagnosis of an Early Stage Critical Illness; or
- the Life Assured did not survive for at least 14 days after:
  - the diagnosis of an Intermediate Stage Critical Illness;
  - the diagnosis of an Advanced Stage Critical Illness;
  - undergoing Angioplasty and other Invasive Treatments for Coronary Artery Disease; or
  - the first day of Hospitalisation for Catch All Booster benefit.

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 medical and health 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: https://az.my/healthcover-prime

3 Know Your Obligations

For Your medical and health 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, including any relevant medical condition (where applicable), and state the Life Assured's age correctly. Otherwise, You may risk having Your claim rejected or the Rider terminated.
- Waiting Period: The applicable period calculated from the issue date or reinstatement date of the Rider, the effective date of the Endorsement for any newly increased or upgraded benefits of the Rider or the date of birth of the Life Assured, whichever is later, during which no benefit is payable for the relevant claim under the Rider:
  - 60 days for Cancer, Heart Attack, Coronary Artery Bypass Surgery, Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease; and
  - 30 days for all other covered Critical Illnesses; and
  - 60 days for Hospitalisation under the Catch All Booster Benefit.
- Eligibility to make a subsequent claim under the Multi-Pay Benefit shall arise 1 year after the diagnosis of the previously claimed and paid covered Critical Illness, except where the subsequent claim results from the progression of the same condition from an Early Stage to an Intermediate or Advanced Stage, or from an Intermediate Stage to an Advanced Stage. This waiting period shall not apply to Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
- Eligibility to make a claim under the Recurrence Benefit shall arise 2 years after the diagnosis of the previously claimed and paid covered condition under this benefit.

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).