

# 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 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 Weekly Indemnity Benefit?

Weekly Indemnity Benefit is a unit deducting sub-rider (subsequently called "Rider") which is attachable to the Basic Policy, on the condition that the PA Cover ("Base Rider") shall also be attached to the Basic Policy. This Rider provides weekly indemnity to the Life Assured during the disability period in the event of temporary disability due to an Accident.

## 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		
	(i) <b>Temporary Total Disability</b> (for disability lasting more than 1 week, the weekly indemnity shall be pro-rated for an incomplete week)	<b>RM100.00</b> (Insured Amount) per week
	(ii) <b>Temporary Partial Disability</b> (50% of benefit payable under Temporary Total Disability)	<b>RM 50.00</b> per week

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](mailto:customer.service@allianz.com.my)



Scan the QR code above or visit Our website below and navigate to the Riders' Section  
[Allianz UltimateLink](#) | [Life 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.
- The benefits shall be payable provided that the losses shall result within 90 days from the date of Accident.
- The amount payable for Temporary Total Disability together with any other policies inclusive of any supplementary contract issued by Us for the same benefit on any life shall not exceed RM3,500.
- The maximum period payable for both Temporary Total Disability and Temporary Partial Disability combined is 104 weeks per Accident.

**Note:** This list is **non-exhaustive**. You should refer to the **Supplementary Contract** 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 Rider are still in force and effect, You may surrender this Rider at any time during the lifetime of the Life Assured, effective at 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](http://www.pidm.gov.my)).**