



Let us **safeguard** **your future** from the uncertainties of life.

Find out how Allianz supports you and your loved ones with a simple, affordable plan.

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

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits.
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Allianz InsurePlus

A simple, 20-year plan
to protect your future and family



I'm still healthy and have many years ahead to save for the future.

I don't need extra monthly commitments when I have mouths to feed.

My parents had very little, but they worked hard and retired well. That's what I will do too.

If any of these thoughts have ever crossed your mind, you're not alone. We tend to feel invincible while health and luck are on our side. However, all it takes is one unfortunate incident to upset your plans, or stop you from earning a living. With our affordable Allianz InsurePlus plan, you can protect the future you have worked so hard to build, all for the price of one teh tarik a day.

Why should I choose Allianz InsurePlus?



A solid financial safety net for you and your loved ones, starting from **RM50/month**



Allows you to protect your family and cover their living expenses should you be unable to provide for them



Up to **RM500,000*** coverage for Death or Total and Permanent Disability

*in the event of Accidental Death or Accidental Total and Permanent Disability under Plan 3, when the Life Assured signs up at age 25 or below



With Maturity Benefit, you may receive a **payout of 80%** of your Total Basic Premium Paid when the policy matures**

**upon the survival of the Life Assured



Critical Plus Rider offers extra protection against critical illness

I have many years ahead of me,
and my fitness level is good. What's
the worst thing that could happen?

We like to think we're immune to serious illnesses, especially while we're in the prime of our lives. The reality is that life is unpredictable and your hard-earned savings may end up taking a blow.

That's why **Allianz InsurePlus comes with Critical Plus Rider** — an optional add-on to your policy that gives you additional benefits on top of your basic plan. Under the Critical Plus Rider, you will receive a lump sum payout upon the Life Assured being diagnosed with any of the Critical Illnesses covered under the Rider, giving you and the Life Assured a financial safety net and time to recover in peace.

Why should I add Critical Plus Rider to my basic plan?

A growing number of young Malaysians are now at great risk of critical illness. **1 in 5 heart attacks** occurs in individuals below the age of 40¹, and over **half a million Malaysians**² live with a combination of diabetes, hypertension, high cholesterol, and obesity.

While Allianz InsurePlus covers you and your family in the event of an unfortunate incident, it may not cover the expenses incurred due to a critical illness. By combining your Allianz InsurePlus with a Critical Plus Rider, you, if you are the Life Assured, will get:



Affordable and wide coverage for **39 Critical Illnesses** under the Critical Plus Rider



A **lump sum payout** upon being diagnosed with any Critical Illness covered by the Critical Plus Rider



The lump sum payout acts as an **income replacement** while you're unable to earn a living, so that you may recover in peace without putting a financial burden on your family

1. 'Surge in Heart Attacks Among Young Malaysians a Growing Concern' - Bernama News (Aug 2024)
2. National Health & Morbidity Survey 2023 by the Institute for Public Health

Benefit Table

Basic Plan Option:

Plan 1

Allianz InsurePlus (Basic)

Entry Age (Nearest Birthday)		Monthly Premium: RM50	
From Age	To Age	Insured Amount (RM): Male	Insured Amount (RM): Female
0	5	100,000	100,000
6	10	100,000	100,000
11	15	100,000	100,000
16	20	100,000	100,000
21	25	100,000	100,000
26	30	75,000	90,000
31	35	50,000	60,000
36	40	40,000	50,000
41	45	30,000	40,000
46	50	25,000	30,000
51	55	17,500	22,500
56	60	14,000	17,500

Benefit Table

Pre-packaged Plan Options:

Plan 2

Allianz InsurePlus (Basic) + Critical Plus (CI)

Entry Age (Nearest Birthday)		Non-Smoker Monthly Premium: RM100 (Basic: RM75, CI: RM25) Smoker Monthly Premium: RM110 (Basic: RM75, CI: RM35)			
From Age	To Age	Insured Amount (RM): Male		Insured Amount (RM): Female	
		Basic	CI	Basic	CI
0	5	150,000	200,000	150,000	200,000
6	10	150,000	180,000	150,000	180,000
11	15	150,000	150,000	150,000	150,000
16	20	150,000	120,000	150,000	120,000
21	25	150,000	100,000	150,000	100,000
26	30	112,500	80,000	135,000	80,000
31	35	75,000	50,000	90,000	50,000
36	40	60,000	30,000	75,000	30,000
41	45	45,000	22,000	60,000	22,000
46	50	37,500	15,000	45,000	15,000
51	55	26,300	10,000	33,800	10,000
56	60	21,000	7,000	26,300	7,000

Benefit Table

Pre-packaged Plan Options:
Plan 3
Allianz InsurePlus (Basic) + Critical Plus (CI)

Entry Age (Nearest Birthday)		Non-Smoker Monthly Premium: RM150 (Basic: RM125, CI: RM25) Smoker Monthly Premium: RM160 (Basic: RM125, CI: RM35)			
From Age	To Age	Insured Amount (RM): Male		Insured Amount (RM): Female	
		Basic	CI	Basic	CI
0	5	250,000	200,000	250,000	200,000
6	10	250,000	180,000	250,000	180,000
11	15	250,000	150,000	250,000	150,000
16	20	250,000	120,000	250,000	120,000
21	25	250,000	100,000	250,000	100,000
26	30	187,500	80,000	225,000	80,000
31	35	125,000	50,000	150,000	50,000
36	40	100,000	30,000	125,000	30,000
41	45	75,000	22,000	100,000	22,000
46	50	62,500	15,000	75,000	15,000
51	55	43,800	10,000	56,300	10,000
56	60	35,000	7,000	43,800	7,000

Notes:

1.
- The insured amount is based on the Life Assured’s entry age at the time of sign-up and gender for all plan options.
2.
- The monthly premium is the same regardless of age and gender.

Eligibility

The minimum & maximum age nearest to one’s birthday to qualify for Allianz InsurePlus and Critical Plus plans are as follows:

	Minimum Age	Maximum Age
Life Assured	15 days old	60 years old
Applicant	16 years old	100 years old
Expiry Age	Entry Age + Coverage Term	



How to protect your family by planning for the unpredictable



Example 1

Shanti, Age 25

Factory Manager

Policy Plan 3 (RM150/month)

At age 25

Shanti is a non-smoker who signs up for Plan 3, comprising Allianz InsurePlus + Critical Plus Rider. At this age, she is entitled to a full Insured Amount of **RM250,000** and Critical Illness coverage of **RM100,000**.

At age 28

Shanti's career is progressing steadily when she's diagnosed with cervical cancer, and has to leave her job to get treated. This leaves her household and children solely dependent on her spouse's income.

With the Critical Plus Rider, Shanti receives a **lump sum payout** of RM100,000 (as her cancer is covered under the Rider) that enables her to take a long break from work to recover, without dipping into her savings.

After the lump sum payout, the Critical Plus Rider will be terminated. As such, Shanti will only need to pay RM125/month — as the premium is now reduced from RM150/month to her Allianz InsurePlus premium of **RM125/month**.

At age 45

After **20 years**, she is eligible for a **Maturity Benefit** under Allianz InsurePlus. The benefit amounts to 80% of her Total Basic Premium Paid.

Her Total Basic Premium Paid:
(RM125 x 12 months) x 20 years = **RM30,000**

Her Maturity Benefit entitlement:
80% of RM30,000 = **RM24,000**

She puts the Maturity Benefit payout into her children's education fund, to help secure their future as she prepares for retirement.

How to secure your future even on a tight budget



Example 2

Rashdan, Age 21

Chemical Plant Worker

Policy Plan 1 (RM50/month)

At age 21

Rashdan is his family's sole breadwinner. At the age of 21, he signs up for Plan 1 under Allianz InsurePlus basic plan. At this age, he is entitled to a full Insured Amount of **RM100,000**.

At age 23

He is involved in a workplace accident that leaves him permanently disabled. He now needs financial support for ongoing medical treatments and to continue providing for his family.

Fortunately, he is covered by the **Total and Permanent Disability (TPD)** benefits under his Allianz InsurePlus basic plan.

He's entitled to **200% of his Insured Amount** under the Accidental TPD benefit.

The Insured Amount = RM100,000
200% of RM100,000 = **RM200,000**

With that, Rashdan can ensure his family is provided for despite no longer earning a living during recovery.

Basic Plan Benefits

Allianz InsurePlus

Death or Total and Permanent Disability (TPD) ^{1,2}

Non-Accidental Causes

Policy Year at time of Death/TPD	Non-Accidental Death/Non-Accidental TPD Benefit
Policy Year 1	<p>100% of Total Basic Premium Paid E.g. the Life Assured's policy is under Plan 2 with a Basic Premium of RM75/month + Rider Premium of RM25/month.</p> <p>The Life Assured passes away/becomes permanently disabled while the policy is in force.</p> <p>The Total Basic Premium Paid up to date of Life Assured's death or TPD: RM75 x 12 months = RM900 Total payout received = RM900</p>
Policy Year 2 & onwards	<p>100% of Insured Amount E.g. the Life Assured passes away/becomes permanently disabled while the policy is in force.</p> <p>Total payout received = full Insured Amount</p>

Accidental Causes

Policy Year at time of Death/TPD	Accidental Death/Accidental TPD Benefit
Policy Year 1 & onwards	<p>Death Benefit due to accidental causes Before age 70 (nearest birthday) = 200% of the Insured Amount Age 70 (nearest birthday) and above = 100% of the Insured Amount</p>
	<p>TPD Benefit due to accidental causes Before age 70 (nearest birthday) = 200% of the Insured Amount Age 70 (nearest birthday) and above = Not applicable</p> <p>E.g. the Insured Amount = RM250,000 The Life Assured's accidental Death/accidental TPD occurs before age 70 Total payout received = RM500,000</p>

Terms for Death or TPD Benefits:

- Subject to Juvenile-Lien Rule and Suicide Clause (applicable for Death Benefit only), the respective benefits shall be payable if the Life Assured passes away or experiences TPD before the policy expires. The TPD benefit, which includes both Non-Accidental and Accidental TPD, is payable prior to the Life Assured reaching the age of 70 (nearest birthday to the Policy Anniversary) and is subject to a maximum per life aggregation of RM8,000,000, with the payout not being less than the Total Basic Premium Paid. Accidental Death benefit is payable prior to the Life Assured's attaining the age of 70 (nearest birthday to the Policy Anniversary) and subject to maximum per life aggregation of RM10,000,000. Upon payout, the basic policy shall be terminated.
- The benefit payouts for Non-Accidental and Accidental TPD shall reduce the Insured Amount of the basic policy by the amount of TPD benefit paid. Please refer to the policy contract for the full terms and conditions on the TPD benefit acceleration.

Maturity Benefit

Upon survival of the Life Assured up to the Policy Maturity Date, you shall be entitled to claim a Maturity Benefit — which is **80% of the Total Basic Premium Paid** throughout the 20-year policy term.

If there is any reduction in the Basic Premium amount due to downgrade of plan, we will treat it as a partial surrender, and the amount of Total Basic Premium Paid will be calculated based on the latest Basic Premium amount.

Example 1	<p>You have signed up for Plan 3 with a premium of RM150/month, which comprises Basic Premium (RM125/month) + Rider Premium (RM25/month).</p> <p>The Total Basic Premium Paid for 20 years until Maturity Date: (RM125 x 12 months) x 20 years = RM30,000</p> <p>Upon policy maturity, the Maturity Benefit payable: 80% x RM30,000 = RM24,000</p>
Example 2	<p>Initially, you signed up for Plan 3 with a premium of RM150/month, which comprises Basic Premium (RM125/month) + Rider Premium (RM25/month).</p> <p>Subsequently, you switched to Plan 2 with a lower premium of RM100/month, which comprises Basic Premium (RM75/month) + Rider Premium (RM25/month).</p> <p>You continued with Plan 2 for the rest of the policy term.</p> <p>The Total Basic Premium Paid: (RM75 x 12 months) x 20 years = RM18,000</p> <p>Upon policy maturity, the Maturity Benefit payable: 80% x RM18,000 = RM14,400</p>

This is an insurance protection plan that provides a maturity benefit. However, this benefit does not constitute a form of savings or investment return. The annualised return at maturity is -2.18% per annum, calculated based on the Total Basic Premium Paid over the policy term.

While the annualised return indicates the amount payable at maturity, it is important to note that this is primarily a protection-focused product. It offers coverage for Death/TPD, which varies depending on the entry age (nearest birthday). An example of the payout percentage is as shown below:

Entry Age (Nearest Birthday) (Male Non-Smoker)	Percentage of Non-Accidental Death/TPD payout over Total Basic Premium Paid at the end of:	
	Policy Year 5	Policy Year 10
30	2500%	1250%
45	1000%	500%

Optional Rider Benefit

Critical Plus Rider

Critical Illness Benefit

If the Life Assured is diagnosed with any one of the covered Critical Illnesses (see page 15), and provided that the Life Assured survives for a minimum of 30 days from the date of diagnosis of the Critical Illness, these are the benefits claimable:

Policy Year at time of Critical Illness Diagnosis	Critical Illness Benefit*
Policy Year 1	<p>100% of Total Rider Premium Paid E.g. the Life Assured is diagnosed with a Critical Illness while the basic policy and Rider are in force.</p> <p>The Total Rider Premium Paid up until the date of diagnosis of a covered Critical Illness: RM25 x 12 months = RM300 Total payout received = RM300</p>
Policy Year 2 & onwards	<p>100% of Rider Insured Amount E.g. the Life Assured is diagnosed with a covered Critical Illness while the basic policy and Rider are in force.</p> <p>Total payout received = full Rider Insured Amount</p>

*Subject to the terms and conditions of Juvenile-Lien Rule.

List of Critical Illnesses covered

Critical Plus Rider

1. Stroke	21. Brain Surgery
2. Heart Attack	22. Heart Valve Surgery
3. End Stage Kidney Failure	23. Terminal Illness
4. Cancer	24. Bacterial Meningitis
5. Coronary Artery Bypass Surgery	25. Major Head Trauma
6. Other Serious Coronary Artery Disease	26. Chronic Aplastic Anaemia
7. Angioplasty & Other Invasive Treatments for Major Coronary Artery Disease*	27. Motor Neuron Disease
8. End Stage Liver Failure	28. Parkinson's Disease
9. Fulminant Viral Hepatitis	29. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
10. Coma	30. Muscular Dystrophy
11. Benign Brain Tumour	31. Surgery to Aorta
12. Deafness / Total Loss of Hearing	32. Multiple Sclerosis
13. Major Burns	33. Primary Pulmonary Arterial Hypertension
14. HIV due to Blood Transfusion	34. Medullary Cystic Disease
15. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	35. Severe Cardiomyopathy
16. Full Blown AIDS	36. Systemic Lupus Erythematosus with Lupus Nephritis
17. End Stage Lung Disease	37. Paralysis / Paraplegia
18. Encephalitis	38. Blindness / Total Loss of Sight
19. Major Organ / Bone Marrow Transplant	39. Loss of Independent Existence
20. Loss of Speech	

*For Angioplasty & Other Invasive Treatments for Major Coronary Artery Disease, 10% of the Rider Insured Amount subject to a maximum of RM25,000 shall be payable only once under the Rider.

Frequently Asked Questions

Allianz InsurePlus

How much does Allianz InsurePlus cost?

There are three plan options available for Allianz InsurePlus.

1. Base Premium Plan - Plan 1:
RM50/month
2. Pre-packaged Premium Plan including Critical Plus Rider - Plan 2:
RM100/month (non-smokers) or RM110/month (smokers)
3. Pre-packaged Premium Plan including Critical Plus Rider - Plan 3:
RM150/month (non-smokers) or RM160/month (smokers)

Do I have to pay in full every month, or can I choose different payment periods?

You may choose to make payments either on a Monthly, Quarterly, Half-Yearly, or Annual Basis.

Can I choose to extend the Allianz InsurePlus coverage term?

The maximum coverage of the Allianz InsurePlus policy is 20 years.

What is the maximum total Insured Amount that I can claim from Allianz InsurePlus?

The maximum total Insured Amount is capped at RM250,000 per life for Non-Accidental Death or Total Permanent Disability, and RM500,000 per life for Accidental Death or Total Permanent Disability, subject to terms and conditions of the policy.

What is Medical Underwriting and what are the processes involved?

Medical underwriting is the process of assessing the Life Assured's health history and profile, existing or past conditions and illnesses, before approving the application. However, this process is greatly simplified for Allianz InsurePlus.

Is there any Waiting Period applicable for Allianz InsurePlus?

There's no Waiting Period applicable for Allianz InsurePlus. However, a Waiting Period is applicable for the Critical Plus Rider.

Can I buy more than one policy?

Yes, subject to the Insured Amount limit of RM250,000 per life.

Can I upgrade or downgrade my existing plan?

Yes, you may request for an upgrade or downgrade of your plan, subject to our approval, underwriting, and terms and conditions that we determine. Both upgrades and downgrades of plan are only allowed within 13 months from policy inception date.

Frequently Asked Questions

Critical Plus Rider

How much does the Critical Plus Rider cost?

The premium for the Critical Plus Rider is RM25/month for non-smokers, and RM35/month for smokers.

Do I have to pay in full every month, or can I choose different payment periods?

You may choose to make payments either on a Monthly, Quarterly, Half-Yearly, or Annual Basis.

Can I choose to extend the Critical Plus coverage term?

Critical Plus must be paired with the Allianz InsurePlus plan of your choice. Hence, it will not extend beyond your Allianz InsurePlus policy term, which lasts for a maximum of 20 years.

What is the maximum total Rider Insured Amount that I can claim from Critical Plus?

The maximum total Rider Insured Amount is capped at RM200,000 per life for Critical Plus, subject to the terms and conditions of the Supplementary Contract.

Is there any Waiting Period applicable for Critical Plus?

Upon application, there is a minimum 30-day¹ and maximum 60-day² Waiting Period before the Supplementary Contract commences.

If I have already claimed the maximum payout under the Critical Plus Rider, will I still be able to claim the benefits from my Allianz InsurePlus plan?

Yes. Your Allianz InsurePlus plan will still be in force even after the Rider's Insured Amount is claimed. You will still need to make payments for your Allianz InsurePlus premium after you've claimed the maximum payout under the Critical Plus Rider and the Rider has been terminated.

Notes:

1. This 30-day Waiting Period (from issue date, reinstatement date, or effective from the date of Endorsement of the Critical Plus Supplementary Contract, whichever is later) applies to Critical Illnesses EXCEPT for Cancer of specified severity (excluding very early cancers), Heart Attack of specified severity, Coronary Artery Bypass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
2. This 60-day Waiting Period (from issue date, reinstatement date, or effective from the date of Endorsement of the Critical Plus Supplementary Contract, whichever is later) applies to Cancer of specified severity (excluding very early cancers), Heart Attack of specified severity, Coronary Artery Bypass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease.

Exclusions

Allianz InsurePlus

This Plan shall not cover any benefit for the Life Assured in respect of:

1. Death as a result of suicide, while sane or insane, within twelve (12) months from the issue date or reinstatement date of your policy, whichever is later. The amount payable is one hundred percent (100%) of the Total Basic Premium Paid without interest less any Indebtedness.
2. Any TPD caused directly or indirectly, wholly or partly, by any one (1) or more of the following events:
 - a. attempted self-destruction or self-inflicted injuries while sane or insane;
 - b. war, invasion, act of foreign enemy, hostilities or warlike operations (whether declared or undeclared), strike, riot and/or civil commotion, mutiny, civil war assuming the proportions of or amounting to a popular uprising, rebellion, revolution, insurrection, military uprising, military or usurped power, martial law, state of siege, terrorist activity or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
 - c. accidental events that are directly or indirectly related to the use of atomic, biological or chemical weapons as well as radioactive, biological or chemical warfare agents or substances;
 - d. service in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
 - e. entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Life Assured is a passenger on a commercial passenger airline on a regular passenger trip over its established passenger route;
 - f. any congenital defect which has manifested or was diagnosed before the Life Assured attains seventeen (17) years of age and of which we were not aware at the issue date;
 - g. an opportunistic infection or a malignant neoplasm if at the time of disability, the Life Assured has Acquired Immunodeficiency Syndrome (AIDS). An opportunistic infection includes but is not limited to Pneumocystis carini pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of disability or death in the presence of Acquired Immunodeficiency Syndrome (AIDS); or
 - h. pre-existing conditions unless declared by you/the Life Assured and accepted by us, on or prior to the issue date or reinstatement date of your policy, whichever is later.

Exceptional Events Provision

If the Life Assured dies as a result of the following occurrences, whether directly or indirectly, wholly or partly, we shall treat it as if the death happens due to non-accidental causes and pay the death benefit in accordance with the Non-Accidental Death Benefit payout:

1. Assault, manslaughter, or murder of the Life Assured as a result of violation or attempted violation of the law by the Life Assured;
2. Resistance to lawful arrest by the Life Assured;
3. Attempted suicide, self-inflicted Bodily Injuries or disorderly conduct on the part of the Life Assured;
4. The Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
5. Accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material;
6. War, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
7. The Life Assured participating or being involved directly or indirectly, in any riot, strike, civil commotion or terrorist activity;
8. Bodily Injury sustained while the Life Assured is under the influence of alcohol, narcotics or drugs unless taken as prescribed by a doctor;
9. Any activities of a military nature whilst being engaged in military services;
10. Food poisoning or bacterial infection (except for pus producing bacterial infection arising from an accidental cut or wound);
11. The intentional or negligent inhalation or consumption of poison, gases or noxious fumes;
12. Medical or surgical treatment necessitated by an Accident arising from the acts and events excluded under item 1 to item 11 stated above;
13. Medical or surgical treatment not necessitated by any Accident; or
14. The Life Assured engaging or taking part in:
 - a. making an arrest as an officer of the law;
 - b. serving in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
 - c. activities which include but are not limited to racing on wheels or on horse, any underwater activities, rock climbing or mountaineering, pot-holing, parachuting, skydiving, hang-gliding, gliding, para-gliding, ballooning, micro-lighting, bungee-jumping, winter sports, hunting on horse-back or driving or riding in any kind of race or brawling and forms of professional sports; or
 - d. entering, exiting, operating, servicing, or being transported by any aerial device or conveyance (except when the Life Assured is a passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or when the Life Assured is a licensed pilot or a member of a crew carrying out his/her duty according to his/her employment with that particular commercial airline).

Exclusions

Critical Plus Rider

The benefits under the Critical Plus Rider shall not cover:

1. any illness or surgery other than diagnosis of or surgery for a Critical Illness;
2. the signs or symptoms of the Critical Illness has manifested prior to or within the Waiting Period;
3. the Critical Illness arises directly or indirectly from a Pre-Existing Condition, and which has existed prior to the issue date or reinstatement date of the Supplementary Contract, or effective date of the Endorsement for the newly increased or upgraded benefits of the Supplementary Contract, whichever is later;
4. any Critical Illness which existed at the issue date or reinstatement date of the Supplementary Contract, whichever is the later;
5. the Critical Illness, where in our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for Human Immunodeficiency Virus (HIV) as a condition precedent to acceptance of any claim. This exclusion does not apply to Human Immunodeficiency Virus (HIV) infection due to Blood Transfusion or Occupationally Acquired Human Immunodeficiency Virus (HIV) infection. For the purpose of the Supplementary Contract,
 - a. the definition of Acquired Immune Deficiency Syndrome (AIDS) shall be that used by the World Health Organisation in 1987, or any subsequent revision by the World Health Organisation of that definition.
 - b. an infection shall be deemed to have occurred where in Our opinion, the blood or other relevant test(s) indicate either the presence of any Human Immunodeficiency Virus (HIV) or antibodies to such a virus.
6. any Critical Illness which is diagnosed to be due, directly or indirectly, to a congenital defect or disease, which manifests or is diagnosed before the Life Assured attains seventeen (17) years of age;
7. any Critical Illness caused by a self-inflicted injury while sane or insane;
8. any Critical Illness resulting directly from alcohol or drug abuse; or
9. the Life Assured did not survive for at least thirty (30) days after the diagnosis of Critical Illness.

Important Notes

1. This brochure is for illustration purposes only and the information included is neither comprehensive nor exhaustive. You need to refer to the Product Disclosure Sheet (PDS) for further details. PDS can be obtained from your servicing agent.
2. You should be certain that this plan is suitable for you, and that the premium is an amount you can afford. Buying life insurance is a long-term commitment and it is not advisable to surrender your policy in the initial years in view of the high initial costs.
3. We have the right to revise the premium rates, charges, terms and conditions and you will be informed in writing of the revision at least three (3) months prior to the next policy anniversary.
4. You should satisfy yourself that this policy will best serve your needs and that the premium payable under this policy is an amount you can afford. A free look period of fifteen (15) days will be given from the date of your receipt of the policy contract for you to review its suitability and should you choose to return this policy within that period, the amount to be refunded shall be the premium without interest paid less any expenses incurred by us for medical examination.
5. You will then be given a grace period of thirty-one (31) days to pay your premium, during which the policy will remain in force. However, the policy shall lapse at the end of the grace period if any insurance and other charges shall remain unpaid at the end of the grace period. As such, it is advisable to pay the premium for your policy on time.
6. Please add the applicable government tax if the policy owner is a business organisation or where the policy is absolutely assigned to a business organisation. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia.

Allianz Life Insurance Malaysia Berhad
198301008983 (104248-X) ("Allianz")

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