

## Frequently Asked Questions

### Stronger Protection, Better Confidence Campaign

**1. Why should I sign up for this Campaign?**

This Campaign allows you to add on a WealthCover Rider (“WCR”) / top up the WCR premium with a minimum monthly premium of RM 20 to your existing PowerLink and/or Allianz PowerLink (“PLK”) policy attached **with an in-force Eligible Medical Rider** to further enhance your PLK policy’s sustainability and on top of that, ALIM will provide COVID-19 coverage to eligible customers at no additional cost.

Please click on the following link for an overview of factors that may reduce your fund value and impact the sustainability of your PLK and/or other investment linked policy(ies):

<https://www.allianz.com.my/personal/help-and-services/fund-resources/guide-to-investment-linked-policies.html>

**2. Who are eligible for this Campaign?**

This Campaign is open to customers who own a PLK policy with an Eligible Medical Rider attached and request for an add on of a WCR or a top up of the WCR premium with a minimum monthly premium of RM 20 during the Campaign Period. (“**Eligible Policyholders**”)

The medical riders eligible for this Campaign (“**Eligible Medical Riders**”) include:

- a. MediSafe Infinite+, MediSafe Infinite, MediSafe Infinite Xtra, MediSafe, MediSafe Xtra;
- b. MediEssential;
- c. MediCover;
- d. Enhanced MediCover;
- e. MediAide.

**3. What is the Campaign Period for this Campaign?**

This Campaign is available for two months, starting from 21<sup>st</sup> April 2022 until 20<sup>th</sup> June 2022.

**4. Will there be any minimum amount required for adding on a WCR/topping up the WCR premium?**

To be eligible for this Campaign, the minimum premium for an add on of a WCR/a premium top up of the WCR under each PLK policy attached with an Eligible Medical Rider is stated in the table below:

Payment Mode	Minimum WCR premium (RM)
Yearly	240
Half-yearly	120
Quarterly	60
Monthly	20

This WCR premium or revised WCR premium shall take effect from the next premium due date.

**5. How can I sign up for this Campaign?**

You may sign up for this Campaign through one of the following methods:

- a. Sign up at MyAllianz customer portal where there are 3 add on / top-up options available i.e. RM20, RM50 and RM100, and such selection option will apply to all eligible policies; or
- b. Speak to your Allianz Life agent if you wish to add on a WCR with / top up other amounts and / or perform such request on the eligible policy(s) of your choice.

**6. Can I sign up for this Campaign if I have multiples PLK policies?**

Yes, there is no limit on the maximum number of policies under which a customer can perform a WCR add on/premium top up for the purpose of this Campaign. However, under each PLK policy, the total WCR premium is subject to a cap of 5 times the basic premium.

**7. How can I be entitled to the complimentary COVID-19 coverage under this Campaign?**

The life assured of the Eligible Medical Rider to which you as policyholder have performed a WCR add on/ premium top up ("**Eligible Life Assured**") will be entitled to the complimentary COVID-19 coverage once your request for add on/top up is successfully processed and approved by us. An endorsement letter concerning the approval of your request to add on/top up will be sent within 14 working days from the date we receive such request.

If the relevant Eligible Medical Rider lapses or is terminated, this COVID-19 coverage for the Eligible Life Assured will cease accordingly.

**8. What benefit does the complimentary COVID-19 coverage provide?**

We will reimburse the hospitalisation expenses incurred by the Eligible Life Assured due to COVID-19 within Malaysia during the coverage period, of which the Eligible Life Assured has received active treatment as a Category 3, 4 or 5 COVID-19 patient.

Claims for the complimentary COVID-19 coverage are subject to the terms and conditions of the Eligible Medical Riders and Medically Necessary and Reasonable and Customary Charges.

**9. Is there any limit on the COVID-19 claims?**

Subject to the terms and conditions of this Campaign, there is no limit in terms of the number of times COVID-19 claims each Eligible Life Assured can make during the coverage period, however the Eligible Life Assured can only claim for reimbursement once regardless of the number of policies and medical riders and any COVID-19 coverage under the Previous Campaign or otherwise under which the Eligible Life Assured can claim, for each episode the Eligible Life Assured is hospitalised due to Category 3, 4 or 5 COVID-19.

**10. Will the COVID-19 coverage affect my medical riders?**

No, the COVID-19 claims under this Campaign will not reduce the annual limit and lifetime limit of the Eligible Medical Riders.

**11. What is the coverage period of the COVID-19 coverage?**

Coverage period shall start from 21<sup>st</sup> April 2022 or the approval date of the WCR add on/ premium top-up request, depending on when the Eligible Policyholders submit the request for add on/top up, and end upon three years from the Campaign launch date, 20<sup>th</sup> April 2025.

Notwithstanding the aforesaid, we reserve the right and have the absolute discretion to terminate this complimentary COVID-19 coverage with or without prior notice.

For the avoidance of doubt, for Eligible Life Assured who are also eligible for the COVID-19 medical coverage under the Return Stronger with Confidence Campaign (the "**Previous Campaign**"), the terms and conditions of the COVID-19 coverage under this Campaign shall supersede those under the Previous Campaign.

**12. Is there a waiting period for this complimentary COVID-19 coverage?**

This complimentary COVID-19 coverage is subject to a 30 days' waiting period, starting from the approval date of the WCR add on/ premium top-up request or the policy reinstatement date after qualifying for this Campaign, whichever is later.

The waiting period for this complimentary COVID-19 coverage under this Campaign will not apply if the Eligible Life Assured is also entitled to COVID-19 coverage under our previous Return Stronger with Confidence Campaign.