



International Second Medical Opinion (ISMO) allowing you to make medical decisions with confidence.

Providing you with assurance, peace of mind
and confidence so that you can make an informed
decision that may have long-term consequences.

→ TO ACTIVATE ISMO, CONTACT
ALLIANZ LIFE INSURANCE MALAYSIA BERHAD
AT 1300 22 5542 (MONDAY – FRIDAY, 8 AM – 8 PM)

Introduction



What is ISMO?

Independent second opinions for serious illnesses have become critical to best practice in medical case management. This resource provides an important ability to optimise your benefit while providing the best available result for the patient.

International Second Medical Opinion (ISMO) is not just for life-threatening diagnosis; it is also for conditions that significantly affect your quality of life. Getting an ISMO helps to ensure you have been diagnosed appropriately.

Our ISMO program emphasises the importance of a quality clinical dialogue between a patient and the doctor. It allows the patient to ask an unlimited number of questions and doubts he/ she has concerning their current medical condition.



When do I need ISMO?

We recommend ISMO service for the following scenarios:

- When diagnosed with any critical illness
- When you need to make a major medical decision, such as surgery
- When you want a second opinion regarding treatment alternatives
- When you would like to validate a diagnosis/ treatment given to you by your current treating doctor

Scenarios not fit for ISMO:

- Medical emergencies, urgent life-threatening situations
 - Admission to critical care
 - Daily or common issues, e.g. flu, fever, cut, wounds, etc.
 - Conditions or symptoms without any prior diagnosis
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How is it done?

Throughout the service, we will connect you directly with your personal advisor.

Your personal advisor will call you within the next business day to conduct a thorough clinical conversation, collect all available medical information, and connect experts who can provide an independent assessment.

You will receive a written comprehensive report within a few days that addresses your questions and concerns, explained in detail by the doctor.