

Product Disclosure Sheet

(Read this Product Disclosure Sheet before You decide to take up the Refugee Medical Insurance Program (REMEDI) – Personal Accident Insurance (“Master Policy”). Be sure to also read the general terms and conditions in the Master Policy wording).

Prepared for: _____ Printed date as: _____

| | |
|-----------------------------------|--|
| Financial Service Provider | : Allianz General Insurance Company (Malaysia) Berhad (“Allianz”/“Us”/“We”/“Our”) |
| Product Name | : Refugee Medical Insurance Program (REMEDI) – Personal Accident |
| Master Policyholder | : United Nations High Commissioner for Refugees (“UNHCR”) on the Life of Registered Refugees and Asylum-Seekers in Malaysia |

1. What is the product about?

The Refugee Medical Insurance Program (REMEDI) – Personal Accident is designed for refugees and asylum seekers who wish to take up coverage for injuries caused solely and directly by an accident resulting in death or disablement of the refugee or asylum seeker.

2. What are the covers/benefits provided?

This policy indemnifies You of compensation for injuries sustained due to accidental causes only:

| No. | Benefits | Amount (RM) |
|-----|---|-------------|
| 1 | Death/Permanent Disablement (due to accident) | 10,000 |
| 2 | Medical and Surgical Expenses (due to accident) | 2,000 |

Note: Please refer to the Master Policy wording for the full features and benefits.

Scale of Benefit

| | | Percentage (%) of Principal Sum Insured |
|---|-------------------------------------|---|
| Death | | 100% |
| Permanent Disablement: | | |
| Loss of two limbs | | 100% |
| Loss of both hands or of all fingers and both thumbs | | 100% |
| Loss of sight of both eyes | | 100% |
| Total paralysis | | 100% |
| Injuries resulting in being permanently bedridden | | 100% |
| Loss of arm at shoulder | | 100% |
| Loss of arm between shoulder and elbow | | 100% |
| Loss of arm at elbow | | 100% |
| Loss of arm between elbow and wrist | | 100% |
| Loss of hand at wrist | | 100% |
| Loss of leg | at hip | 100% |
| | between knee and hip | 100% |
| | below knee | 100% |
| Eye : Loss of | whole eye | 100% |
| | all sight in one eye | 100% |
| | sight of except perception of light | 50% |
| Loss of four fingers (except thumb) and thumb of one hand | | 50% |
| Loss of four fingers (except thumb) | | 40% |
| Loss of thumb | both phalanges | 25% |
| | one phalanx | 10% |
| Loss of index finger | three phalanges | 10% |
| | two phalanges | 8% |
| | one phalanx | 4% |
| Loss of middle finger | three phalanges | 6% |
| | two phalanges | 4% |
| | one phalanx | 2% |
| Loss of ring finger | three phalanges | 5% |
| | two phalanges | 4% |

| | | |
|-----------------------|---|-----|
| | one phalanx | 2% |
| Loss of little finger | three phalanges | 4% |
| | two phalanges | 3% |
| | one phalanx | 2% |
| Loss of metacarpals | first or second (additional) | 3% |
| | third, fourth or fifth (additional) | 2% |
| Loss of toes | All (of one foot) | 15% |
| | great, both phalanges | 5% |
| | great, one phalanx | 2% |
| | other than great, if more than one toe lost, each | 1% |
| Loss of hearing | both ears | 75% |
| | one ear | 15% |
| Loss of speech | | 50% |

The duration of cover is for one (1) year. You need to renew Your cover annually.

3. How much premium do I have to pay?

| | Amount |
|---------------------------|--------|
| Per Refugee/Asylum Seeker | RM50 |

Note: The premium is further subject to 8% Service Tax and RM10 Stamp Duty is also payable under the Master Policy.

4. What are the fees and charges that I have to pay?

| Type | Amount |
|---|----------------|
| Commissions paid to the insurance intermediary (if any) | 25% of premium |
| Service Tax | 8% |

Note: The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.

5. What are some of the key terms and conditions that I should be aware of?

(a) Duty of Disclosure

• **Consumer Insurance Contract**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if You are applying for this Insurance wholly for **purposes unrelated to Your trade, business or profession**, You have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form and/or all the questions required by Allianz fully and accurately and disclose any other matter that You know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

• **Non-consumer Insurance Contract**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if You are applying for this Insurance for **purposes related to Your trade, business or profession**, You have a duty to disclose any matter that You know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

This duty of disclosure for Consumer and Non-consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed. You also have a duty to tell us immediately if at any time after Your contract of insurance has been entered into, varied or renewed with us, any of the information given is inaccurate or has changed.

(b) You must ensure that Your particulars provided for the coverage are complete and correct.

(c) Cash before cover – The premium due must be paid and received by Allianz/authorized agent within fourteen (14) days from policy inception date. If this condition is not complied with, this policy is automatically cancelled and Allianz shall be entitled to the pro-rata premium on the period they have been on risk.

(d) Eligibility –Persons eligible for insurance coverage under the Master Policy are refugees and asylum seekers who are registered with the United Nations Commissioner for Refugees (UNHCR) in Malaysia aged from eighteen (18) to sixty (60) years old.

- (e) **Waiting Period** – Your coverage is subject to a thirty (30) day waiting period calculated from the commencement of Your period of insurance for Your first year of coverage or reinstatement date, as the case may be. We shall not be liable to make any payment under Your coverage under this Master Policy including the death and permanent disablement benefits arising from any accident occurring during this Waiting Period.

6. What are the major exclusions under this policy?

The Master Policy does not cover death or any injury or permanent disablement or other covered losses directly or indirectly caused by or in connection with any of the following unless otherwise expressly stated:

- (a) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, or popular uprising, strike riot or civil commotion;
- (b) Insanity, suicide or any attempt thereat, or intentional self-inflicted injuries;
- (c) Any form of disease, infection or parasites and Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), or Human Immunodeficiency Virus (HIV) related diseases, howsoever acquired or named;
- (d) Intoxication beyond the legal limit in relation to any driving offence and/or when under the influence of illegal drugs;
- (e) Childbirth, miscarriage, or any complications to a pregnancy, unless caused solely and directly by an accident;
- (f) Provoked murder or assault;
- (g) While traveling in an aircraft licensed for passenger service as a member of the crew;
- (h) While committing or attempting to commit any unlawful act;
- (i) Death or disablement or any other loss consequent upon the insured person engaging in hunting, mountaineering, ice-hockey, polo-playing, steeple chasing, winter sports, martial arts or boxing, rugby, aerial activities including parachuting and hang-gliding, racing of any kind other than on foot, yachting, water-ski jumping, under-water activities involving the use of breathing apparatus, professional sports, logging activities and using woodworking machinery driven by mechanical power; and
- (j) Ionization, radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.

7. Can I cancel my policy?

(a) Termination by the Policyholder

If UNHCR as the Master Policyholder gives notice to Allianz to terminate this Master Policy, such termination shall become effective on the date the notice is received by Allianz or on the date specified in such notice, whichever is the later. Notwithstanding the termination of this Master Policy, the individual coverage of the insured persons under this Master Policy shall continue to be in force until the expiry of the period of insurance as stated in the certificate of insurance and the premium paid for such coverage shall not be refunded.

(b) Termination by the Insured Person

If You as the insured person give notice to Allianz to terminate your individual coverage under this Master Policy, such termination shall become effective on the date the notice is received by Allianz or the date specified in such notice, whichever is the later. In the event premium has been paid for any period beyond the date of termination of your individual coverage, the short period rates below shall apply provided that no claim has been made during the period of insurance then subsisting and the relevant premium shall be refunded accordingly to You.

Short Period Rates:

| Period Insured | Percentage of Annual Premium to be Charged |
|--------------------|--|
| 2 months (Minimum) | 40% |
| 3 months | 50% |
| 4 months | 60% |
| 5 months | 70% |
| 6 months | 75% |
| Over 6 months | 100% |

(c) Termination by Allianz

In the event We terminate this Master Policy or any individual coverage under this Master Policy, as the case may be, pursuant to condition on Misstatement or Omission of Material Fact in the Master Policy wording, or by order of regulatory or governmental authorities, We shall give Our notice of termination by registered post to the Master Policyholder or to the relevant insured person, as the case may be, at the policyholder/insured person's last known correspondence address in Malaysia. Such termination shall become effective thirty (30) days following the date of such notice.

In the event premium has been paid for any period beyond the date of termination of this Master Policy or the individual coverage of an insured person under this Master Policy, as the case may be, the pro-rata premium shall be refunded to the insured person provided that no claim has been made during the period of insurance then subsisting and such refund is not prohibited by any law.

Allianz General Insurance Company (Malaysia) Berhad (200601015674)

(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

(d) Automatic Termination of Individual Coverage

The insurance of any one insured person shall terminate automatically on the earlier happening of the following events:

- (i) at the mid-night (standard Malaysian time) on the last day of the period of insurance even if the insured person attains the age of sixty (60) anytime during the period of insurance;
- (ii) upon death of the insured person or payment of the aggregate principle sum insured for that particular insured person;
- (iii) when the insured person is no longer registered with the Master Policyholder as a refugee or asylum seeker or the insured person's registration card with the Master Policyholder has expired; or
- (iv) when the insured person leaves Malaysia for any reason whatsoever.

8. What do I need to do if there are changes to my contact/personal details?

It is important that You inform Us any change in Your contact details to ensure that all correspondences reach You in a timely manner. You may inform our authorised agent, branch office or our customer service of any change in your contact and personal details.

9. How do I make a claim?

You may visit allianz.com.my for further information. You are advised to submit your claim (if any) to Us as soon as possible

10. Where can I get further information?

Should You require additional information about this product, You may contact Us directly or any of our branches or Your insurance agent at Your convenience.

If You have any enquiries, please contact Us at:

Allianz Customer Service Center

Allianz Arena

Ground Floor, Block 2A, Plaza Sentral


Jalan Stesen Sentral 5, Kuala Lumpur Sentral

50470 Kuala Lumpur.

Allianz Contact Center: 1 300 22 5542

Email: customer.service@allianz.com.my

  AllianzMalaysia

 allianz.com.my

Important Note:

You should read and understand the insurance Policy and discuss with the agent or contact the insurance company directly for more information.

The benefit(s) payable under eligible product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz General Insurance Company (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as at October 2024.