



Stay covered, stay confident

with additional Complimentary
Coverage of up to RM640,000




OFFER
EXTENDED

Campaign period: 1 October – 31 December 2024



Fighting a critical illness (CI) once is hard enough, but facing it again?

With Allianz, you're covered with up to RM640,000 of additional Complimentary Coverage for early and advanced-stage CI, angioplasty, and coronary artery disease treatments through our Prime Care+ and HealthCover Plus riders. We're here to support you through it all.

Coverage Type	Benefits	Rider	Conditions
 Early-Stage CI	20% of Complimentary Coverage insured amount	Prime Care+	<ul style="list-style-type: none"> • One-time claim, limited to one of the two benefits • Claims can be made even if the CI rider insured amount has not been fully claimed
 Angioplasty and Other Invasive Treatments for Coronary Artery Disease			
 Advanced-Stage CI	100% of Complimentary Coverage insured amount	Prime Care + & HealthCover Plus	<ul style="list-style-type: none"> • Up to 3x claims, subject to waiting period* • Each claim for advanced-stage CI must be due to a different CI category, except for cancer which must be due to a different cancer • Claims can only be made for a new diagnosis that arises after the CI rider insured amount is fully claimed

* Aside from the waiting period as defined under the Prime Care+ / HealthCover Plus rider's supplementary contract, the claims for Complimentary Coverage for advanced-stage CI are also subject to additional waiting periods as below, during which any diagnosis of advanced-stage CI that arises shall not be claimable:

- 1-year waiting period from the date of diagnosis of an advanced-stage CI that has been claimed previously under the CI riders and / or Complimentary Coverage for advanced-stage CI (except for cancer)
- 2-year waiting period for newly diagnosed advanced-stage cancer from the date of diagnosis of an advanced-stage cancer that has been claimed previously under the CI riders and/or Complimentary Coverage for advanced-stage CI

Case Scenario



Adam, 40, a smoker, purchases Prime Care+ with coverage until age 100 and a rider insured amount (RIA) of RM300,000.

Age
40

The Complimentary Coverage insured amount that Adam is eligible is RM200,000.

Age
41

A year later, Adam is diagnosed with early-stage cancer and receives 50% of his RIA (RM150,000) and 20% of his Complimentary Coverage insured amount (RM40,000).



Three months later, Adam is diagnosed with advanced-stage cancer and he receives the remaining 50% of his RIA (RM150,000), allowing him to focus on recovery without financial worries.

Age
46

Five years later, Adam suffers an advanced-stage heart attack. Although he has fully claimed his RIA, he can still claim 100% of his Complimentary Coverage insured amount (RM200,000).

Despite his health challenges, Adam receives a total of RM540,000 from Allianz, giving him the financial support he needs to overcome his challenges.

CONTACT YOUR AGENT TODAY TO KNOW MORE!

Important Notes:

- Terms and conditions apply.
- Complimentary Coverage insured amount will be equivalent to the Prime Care+ or HealthCover Plus insured amount, subject to a limit of RM200,000 per claim per life.
- This campaign is only eligible for customers who purchase a new Allianz UltimateLink (AUL) policy with Prime Care+ or HealthCover Plus rider attached during the campaign period.
- The Complimentary Coverage is available until the initial maturity of the AUL policy and will not be renewed upon AUL's policy renewal.

Allianz Life Insurance Malaysia Berhad 198301008983 (104248-X)

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A PIDM Member