



We've got you covered, all under one roof with One Allianz!

Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V) (Allianz General)
Allianz Life Insurance Malaysia Berhad 198301008983 (104248-X) (Allianz Life)
Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia
A PIDM Member

For Allianz General products - 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).

For Allianz EverLink Plus, Allianz EverLink Signature and Allianz UltimateLink - PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Introducing One Allianz

Juggling individual life and general insurance policies can be overwhelmingly complex.
Understanding the need for simplicity,
Allianz introduces One Allianz where you can consolidate life and general insurance services under one roof.

Say goodbye to complexity and hello to convenience, all while ensuring comprehensive protection for your every need.



How can you become a One Allianz customer?

Own at least one (1) active individual policy each from Allianz General and Allianz Life.

Own one Allianz General Insurance policy

Allianz General offers a comprehensive range of services including home, vehicle, travel and personal accident insurance; ensuring peace of mind for individuals.

Products:

- Smart Home Cover with HouseOwner component*
- Allianz Shield Plus*
- Private Car Comprehensive*
- Allianz Travel Insurance
- And all other Allianz General products

Own one Allianz Life Insurance policy

Allianz Life provides a comprehensive range of insurance, from life to health protection, customised to meet the unique financial security needs of individuals.

Products:

- Allianz EverLink Plus*
- Allianz EverLink Signature*
- Allianz UltimateLink with HealthInsured rider*
- Allianz ValueGuard Plus
- Allianz Kasih4All
- And all other Allianz Life products

Allianz rewards One Allianz customers with complimentary One Allianz benefits!

Purchase and/or renew any one of these eligible products during the campaign period as a One Allianz customer to enjoy the following complimentary One Allianz benefits. Speak to your agent today!

General

Allianz

Allianz Life

Home Insurance with Smart Home Cover with HouseOwner component

Modular and customisable home insurance solution to protect your home.

√ Complimentary HomeFix Plan A1



Car Insurance with Private Car Comprehensive

Comprehensive motor insurance solution for your private car with access to Allianz's proprietary Road Rangers services.

√ Complimentary Road Warrior (1 unit)



Personal Accident with Allianz Shield Plus

Comprehensive personal accident protection including cashless hospital admission, hospital income and reimbursement on alternative medicine treatment due to accident in addition to Accidental Death and Permanent Disability benefits.

√ Additional 40% Renewal Bonus¹ for individual insured persons aged
40 and below



Life Protection with Allianz EverLink Plus/Allianz EverLink Signature

Two robust investment-linked insurance plans with high coverage for death/total and permanent disability (TPD) designed to provide comprehensive protection for you and your family.

√ Additional death/TPD benefit payable up to RM100,000 as per the table below

Age of Life Assured at Death / as at Commencement of TPD	Death/TPD Benefit Payable
15 days old - 45 years old	RM100,000
46 years old - 50 years old	RM50,000



Medical Protection with Allianz UltimateLink with HealthInsured rider

Comprehensive medical plan with flexible deductible options, COVID-19 coverage, extensive cancer coverage, international second medical opinion and access to Allianz Care@Home services.

√ *Additional 20% overall annual limit with an additional Hospital Income benefit of RM100 per day²

*These complimentary benefits are guaranteed throughout the Campaign Period and the subsequent three (3) years after this Campaign ends. Thereafter, these complimentary benefits are not guaranteed and are subject to review.

For further product details, kindly refer to respective product pages at www.allianz.com.my.

- Notes: One Allianz customers are those who own at least one (1) active individual policy each from Allianz General and Allianz Life.
- The coverage period of Allianz General's eligible products should be at least twelve (12) months for the customer to qualify for the complimentary One Allianz benefits.
- For Allianz Life complimentary One Allianz benefits, once the customer is no longer a One Allianz customer, he/she will not be entitled to claim the complimentary One Allianz benefits.

Campaign period is 18 April 2024 - 31 December 2026. Terms and conditions apply. For more information, please visit az.my/oneallianz.

^{*}Products entitled to complimentary One Allianz benefits.

¹Maximum cap of 100% for the Renewal Bonus.

²The additional Hospital Income benefit is subject to a maximum cap of 30 days per any one disability.

ONE ALLIANZ



Scenario 1

Meet Ali!

He is a responsible family man and would like to ensure his house is fully protected.



1 May 2024

Ali has a critical illness rider, Prime Care+ attached to Allianz UltimateLink from Allianz Life.



1 June 2024

To protect his home and family, Ali decides to purchase a home insurance policy, Smart Home Cover Annual Plan with HouseOwner component from Allianz General. This purchase makes Ali a One Allianz customer, which means he is entitled to the complimentary HomeFix Plan A1 for 1 year until 31 May 2025.



SEPT 2024

Ali's Eligibility as a One Allianz customer:



Prime Care+ attached to Allianz UltimateLink from Allianz Life.



Smart Home Cover Annual Plan policy from Allianz General.

= Entitled to complimentary HomeFix Plan A1 valid for 1 year until 31 May 2025.

1 September 2024

Unfortunately, he has a burst pipe at home but Ali doesn't have to worry because he is covered by the Smart Home Cover complimentary HomeFix Plan A1.



Scenario 2

Meet Annel

She is an outdoor enthusiast who diligently protects herself and her family by purchasing various insurance policies, ensuring their security through life's unpredictable twists and turns.



Anne purchases a personal accident policy, Allianz Lifestyle Protect from Allianz General.



MAY

2024

1 June 2024

At 30 years old, to ensure the financial well-being of her family, Anne purchases a life protection policy, Allianz EverLink Signature with an Insured Amount of RM500,000 from Allianz Life. This purchase makes Anne a One Allianz customer, which means she is entitled to RM100,000 additional coverage for death/TPD under Allianz EverLink Signature until 45 years old and RM50,000 until 50 years old³.

JUN 2024

SEPT 2034

1 September 2034

Unfortunately, Anne passes away at 40 years old due to cancer.
Anne had continued to annually renew her Allianz Lifestyle Protect policy since her purchase in 2024, so, she is still a One Allianz customer. Despite Anne's passing, her family is secured and protected financially with her Allianz EverLink Signature policy.



Because Anne is a One Allianz customer, Anne's family is entitled to receive the following benefits:



Allianz EverLink Signature from Allianz Life: RM500,000 + **RM100,000**

Total Insured Amount Entitled: RM600,000.

Note: ³The additional death/TPD benefit offered is subject to a waiting period of one (1) year starting from the effective date or reinstatement date of this benefit, except for death due to accidental causes.



Scenario 3

Meet Lisa!

She was once an avid traveller who placed heavy importance on protection but has now decided to settle down while continuing her need for secured protection over her new livelihood.

1 June 2024

Lisa has an active travel insurance policy, Allianz Travel Care (Annual Plan) from Allianz General.



JUN 2024

1 July 2024

Lisa decides to increase her protection by purchasing a medical policy, Allianz UltimateLink with HealthInsured rider from Allianz Life. By doing so, she is now a One Allianz customer and will receive an additional 20% overall annual limit on her medical coverage and an additional hospital income benefit of RM100 per day⁴.

JUL 2024

1 August 2024

Lisa decides to settle down back home and purchases a home insurance policy, Smart Home Cover Annual Plan with HouseOwner component, which comes with a complimentary HomeFix Plan A1 for 1 year until 31 July 2025.

JAN OCT 2025

1 January 2025

Unfortunately, Lisa decides to surrender her medical policy, Allianz UltimateLink with HealthInsured rider from Allianz Life. As a result, she is no longer a One Allianz customer and loses all future complimentary One Allianz benefits.

1 October 2024

Lisa purchases a personal accident policy, Allianz Shield Plus, and will now be entitled to the additional 40% Renewal Bonus instantly.



AUG

2024

FEB 2025



1 February 2025

She purchases a car insurance policy, Private Car Comprehensive from Allianz General but she will not be entitled to one (1) complimentary unit of Road Warrior coverage.

Lisa's Eligibility:



Allianz Travel Care (Annual Plan) policy from Allianz General.



Allianz UltimateLink with HealthInsured rider from Allianz Life

- Entitled to an additional 20% overall annual limit on her medical coverage and additional Hospital Income benefit of RM100⁵ until she surrenders her policy on 1 January 2025.
- Smart Home Cover Annual Plan policy with HouseOwner component from Allianz General.
 - = Entitled to complimentary HomeFix Plan A1 valid for 1 year until 31 July 2025.
- Allianz Shield Plus policy from Allianz General.

 = Entitled to additional 40% Renewal Bonus⁶.
- Private Car Comprehensive policy from Allianz General.
 - = Not entitled to one (1) complimentary unit of Road Warrior coverage.

Note: ^{4&5}The additional Hospital Income benefit is subject to a maximum cap of 30 days per any one disability. ⁶Maximum cap of 100% for the Renewal Bonus.



Scenario 4

Meet Rai!

He is a diligent family man who has purchased a myriad of insurance policies. His wise investment ensures that in the event of unforeseen circumstances, his beloved family will be safeguarded and provided for.

28 February 2024



FEB 2024

18 April 2024

Raj purchases a new car and buys a car insurance policy, Private Car Comprehensive from Allianz General. This purchase makes him a One Allianz customer and entitles him to one (1) complimentary unit of Road Warrior coverage.

APR 2024



To protect his family, Raj then purchases a high death/TPD life protection policy, Allianz EverLink Signature with an Insured Amount of RM500,000 from Allianz Life. He is entitled to RM100,000 additional coverage for death/TPD until 45 years old and RM50,000 until 50 years old.

30 April 2024

Raj is an active man who wants to protect himself from any potential accidents. So, he purchases a personal accident policy, Allianz Shield Plus Plan 5, with a Principal Sum Insured of RM360,000 from Allianz General. This will give him RM144,000 in additional coverage immediately, which will increase to RM360,000 in the following year if he continues to be a One Allianz customer.

JUN 2024

30 June 2024

Raj purchases Allianz UltimateLink with

coverage and an additional daily hospital

an Insured Amount of RM100,000 and

HealthInsured rider from Allianz Life.

He will receive an additional 20%

overall annual limit on his medical

income benefit of RM100 per day8.

1 June 2028

RIP

Unfortunately, Raj passes away at 34 years old due to a car accident. However, because Raj is a One Allianz customer, his family is secured and protected by his insurance policies.

JUN

2028

Because Raj is a One Allianz customer, Raj's family is entitled to receive the following benefits:



Allianz Kasih4All from Allianz Life: RM15,000

⊘ A

Allianz UltimateLink from Allianz Life: RM100,000

Allianz EverLink Signature from Allianz Life: RM500,000 + **RM100,000**

Allianz Shield Plus from Allianz General: RM360,000 + **RM360,000**°

Private Car Comprehensive from Allianz General (one (1) unit of Road Warrior): **RM10,000**

Total Payout: RM975,000 + additional RM470,000 = RM1.445.000

Note: ⁷The additional death/TPD benefit offered is subject to a waiting period of one (1) year starting from the effective date or reinstatement date of this benefit, except for death due to accidental causes.

- The additional hospital income benefit offered is subject to a waiting period of thirty (30) days starting from the effective date or reinstatement date of this benefit.
- The complimentary One Allianz benefit provided under Allianz Shield Plus will only be payable if the policy was renewed annually until Raj's death.

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