

## Product Disclosure Sheet

(Read this Product Disclosure Sheet before you decide to take up Golf Master Insurance Policy. Be sure to also read the general terms and conditions in the policy wording ("Policy Wording").

Prepared for: \_\_\_\_\_ Printed Date as: \_\_\_\_\_

<b>Financial Service Provider</b>	<b>: Allianz General Insurance Company (Malaysia) Berhad ("Allianz"/"Us"/"We"/"Our")</b>
<b>Product Name</b>	<b>: Golf Master</b>

### 1. What is the product about?

This Policy provides compensation in the event of loss or damaged to golf clubs, bag trundlers and accessories whilst contained in any building or in transit. Cover for losses on personal effects (excluding watches, jewellery, trinkets, money, securities or stamps) whilst contained in any golf club premises within the territorial limit stated.

### 2. What are the covers/benefits provided?

This policy covers:

- (a) Section 1 - Public Liability
- (b) Section 2 - Personal Accident Coverage
- (c) Section 3 - Fire and Theft
- (d) Section 4 - Hole in One

Additional Coverage:

- (a) Breakage of Clubs
- (b) Extended to Family Member
  - One nominated spouse and Insured's children below 21 years old who are dependent on the Insured for support.

*Note: Please refer to the full feature and benefits and scale of benefits in the policy contract.*

Duration of cover is for one (1) year. You need to renew your insurance cover annually.

### 3. How much premium do I have to pay?

The total premiums that you have to pay are depending on the choice of plan selected.

Plan	Annual Premium for Individual (RM)	Annual Premium for Individual & Family (RM)
Birdie	67	125
Eagle	107	165
Additional premium (for breakage of clubs)	25	25

### 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
Stamp Duty	RM10
Service Tax	8% of premium

*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 in inaccurate or has changed.

- (b) Premium Warranty Clause – The premium due must be paid and received by insurance company within 60 days from the risk inception date of the policy/endorsement/renewal failing which the contract is automatically cancelled

## 6. **What are the major exclusions under this Policy?**

This policy does not cover loss or damage caused by the following events:

- (a) Loss or damage which either in origin or extent is directly or indirectly arises with any of such occurrences, namely:  
Earthquake, volcanic eruption, war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, strikes, riots or civil commotion, military or usurped power, nuclear, explosion, confiscation or nationalization of or damage to property by or under the order of any government or public or local authority. If and when required the Insured shall prove to the satisfaction of Allianz that the loss or damage occurred independently and not intentionally
- (b) Any accidental or any loss or damages to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
- (c) Any liability of whatsoever nature directly or indirectly caused by contamination of radioactivity from any nuclear activity
- (d) Any accident or any loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
- (e) Wear and tear

*Note: This list is non-exhaustive. Please refer to the Policy Wording for the full list of exclusions under this Policy.*

## 7. **Can I cancel my Policy?**

You may terminate your Policy by giving written notice to Allianz. Termination shall become effective on the date the notice is received or on the date specified in such notice whichever is the later. Refund of premium, however, is subject to the terms and conditions stipulated in the Policy.

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

It is important that you inform Us of any changes in your contact and personal details to ensure that all correspondence 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](http://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 policy, or any other types of insurance products, you can contact us or any of our branches or visit [allianz.com.my](http://allianz.com.my).

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](mailto:customer.service@allianz.com.my)  
  AllianzMalaysia  
 [allianz.com.my](http://allianz.com.my)

- 11. Other types of Personal Accident policy cover available:**  
Not available

**Important Note:**

**You are advised to note the scale of benefits for permanent disablement in Your insurance Policy. You must nominate a nominee and ensure that Your nominee is aware of the personal accident Policy that You have purchased. 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](http://www.pidm.gov.my)).

The information provided in this disclosure sheet is valid as at 01/06/2024.