



# Protect yourself to protect their future

Cherish the moments you have with each other. With **Allianz 1Cover**, you can now plan for the unplanned with affordable insurance coverage that will protect your family's financial future should life take an unexpected turn.

<p><b>30-year term plan</b> with 3 plans to choose from to suit your financial situation*</p>	<p>Provides up to <b>3X of the Death Benefit**</b></p>	<p><b>Affordable premiums</b> from as low as RM0.82 per day</p>	<p><b>Hassle-free enrolment</b> with no health questions asked and no medical examination required</p>	<p><b>Guaranteed and level premium</b> throughout the coverage term</p>

Make Allianz 1Cover your first safety net that provides financial stability for your loved ones should anything happen to you.

**SPEAK TO AN AUTHORISED ALLIANZ REPRESENTATIVE TO FIND OUT MORE TODAY.**

\*Policyholder can choose between Insured Amount of RM50,000, RM100,000 or RM200,000.

\*\*3X of the Insured Amount is payable should Accidental Death occur while the Life Assured is in a Public Conveyance or Elevator or burning Public Building; 2X of the Insured Amount is payable should Accidental Death occur other than when the Life Assured is in a Public Conveyance or Elevator or burning Public Building. Both benefits are subject to death occurring prior to the Life Assured attaining age 71 nearest birthday on the Policy Anniversary. Should Accidental Death occur on or after the Life Assured attains age 71 nearest birthday on the Policy Anniversary, only 1X of the Insured Amount is payable. 1X of the Insured Amount for Non-Accidental Death is only payable from the 3rd policy year and onwards.

Terms and conditions apply.

**Allianz Life Insurance Malaysia Berhad 198301008983(104248-X)**

Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia  
A PIDM Member

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 Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))



**FINANCIAL DISTRESS**

# The impact of losing a breadwinner

As a provider of the family, you will of course worry about your family's financial security. The thought of not being around to financially provide towards your household expenditure, monthly loan and bill commitments, child care and education is understandably a major concern. That's why it makes sense to plan for the uncertainties in life for the financial wellbeing of your family.



**CHILD EDUCATION LOST TO POVERTY**

**80%** of single mothers<sup>1</sup> reportedly earn an income of less than RM2,000 per month creating financial stress in trying to cope with the lifestyle previously provided by the breadwinner

**84%** cut in children's education spending<sup>2</sup> in widow-led families - this may later lead to problems in the children's career and life

## Who should consider Allianz 1Cover and why?

Allianz 1Cover is perfect for you if you are a breadwinner who has children or parents who are dependent on you. It features a 30-year term life plan where you as a policyholder can choose between 3 Insured Amounts to financially safeguard your family in the event of Death or Accidental Death while in Public Conveyance.

**ALLIANZ 1COVER MAY BE SUITABLE FOR YOU IF:**



You have **dependents** (i.e. parents/children) to support



You have just started work or have **financial commitments**

### WHY?



Your first step in providing a **safety net** for your family



You want to be a responsible breadwinner by getting your **first life insurance**



**Allianz 1Cover empowers you** to have a safety net for your loved ones, and strengthen your role as a breadwinner

Source:

1. arionline.uitm.edu.my/ojs/index.php/MAR/article/view/758/424

2. straitstimes.com/asia/se-asia/poor-malaysian-households-headed-by-widows-single-moms-struggle-the-most-amid-pandemic

## Alvin's 1st step in providing a safety net for his family

Alvin is a 30-year-old family man with a loving wife and a 3-year-old daughter.

As the sole breadwinner of the family, he's looking for an insurance plan that supports his family financially in case he passes away.



Alvin decides to sign up for Allianz 1Cover because of its **affordability** and **coverage against Death, Accidental Death, and Accidental Death while in Public Conveyance** as he relies on public transport to commute to work daily.



At his age and with his budget of **less than RM100 per month** on insurance, he is able to afford an **Insured Amount of RM200,000** at **RM88 per month**.

## If one of these unexpected situations occur...

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**Scenario A**



Alvin died of a **sudden heart attack**.

As his death was **Non-Accidental** during the **3rd Policy Year**, his family would receive

**1x** Insured Amount of **RM200,000**.



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**Scenario B**



Alvin met his demise due to a **road accident**.

As his death was **Accidental**, his family would receive

**2x** Insured Amount of **RM400,000**.



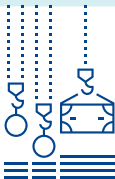
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**Scenario C**



Alvin got into a **fatal train accident** while on the way to work.

As his death was **Accidental while in Public Conveyance**, his family would receive

**3x** Insured Amount of **RM600,000**.



With the money left behind from Alvin's policy, his wife used it to cope with their financial stress like paying for his **funeral cost** and their **day-to-day expenses**, while at the same time **rebuilding their income stream**.