

ALLIANZ LIFE INSURANCE MALAYSIA BERHAD (198301008983)
Product Disclosure Sheet - Allianz 1Cover
PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before You decide to take up Allianz 1Cover. Be sure to also read the general terms and conditions.)

Financial Service Provider : Allianz Life Insurance Malaysia Berhad ("Us"/"We"/"Our")
Product Name : Allianz 1Cover

1. What is this product about?

This is a non-participating term plan which provides insurance coverage upon death of the Life Assured.

2. What are the covers/benefits provided?

- (i) The Insured Amount of this Policy is RM <Basic Sum Assured>.
- (ii) The Policy provides:
- **Death Benefit:**

Non-Accidental Causes

Upon death of the Life Assured prior to the expiry of the policy while the policy is still in force, the non-accidental death benefit payable shall be as follows:

Policy Year at the time of Death	Non-Accidental Death Benefit
1 st and 2 nd Policy Year	100% of Total Premium Paid
3 rd Policy Year and onwards	100% of Insured Amount

Accidental Causes

Upon death of the Life Assured prior to the expiry of the policy while the policy is still in force, the accidental death benefit payable shall be:

Policy Year at the time of Death	Accidental Death Benefit	
	Occurred other than in Public Conveyance or Elevator or burning Public Building	Occurred while in Public Conveyance or Elevator or burning Public Building
Prior to Life Assured attaining age seventy one (71) nearest birthday on the Policy Anniversary	200% of Insured Amount	300% of Insured Amount
On or After Life Assured attaining age seventy one (71) nearest birthday on the Policy Anniversary	100% of Insured Amount	100% of Insured Amount

In the event that death benefit due to Accidental Causes is not payable for being excluded under the policy, the amount payable shall be 100% of Insured Amount.

- (iii) The coverage term for this Policy is 30 years.

3. How much premium do I have to pay?

- (i) The premium that You have to pay:

Annually	Half Yearly	Quarterly	Monthly
RM<Annual Premium>	RM<Half Yearly Premium>	RM<Quarterly Premium>	RM<Monthly Premium>

Please add the applicable government tax if the Policy Owner is a business organization or where the Policy is absolutely assigned to a business organization. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia.

- (ii) The premium payment term for this Policy is 30 years.
- (iii) The premium is guaranteed and level throughout the premium payment term.

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

Commission paid to the insurance agent is borne by You and paid from Your premium for this Policy. The commission payable is as below:

Policy Year	1	2	3	4	5	6	7 & above
Commission (% of Premium)	65%	40%	26%	20%	10%	10%	0%

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

- (i) Important of disclosure - You must disclose all material facts such as medical condition and state Your age correctly. You should also provide sufficient and accurate information to enable Us to advise You on the suitability of the Policy, taking into consideration the appropriateness of the Policy to Your needs and circumstances.
- (ii) Free-look period - You may cancel Your Policy by giving Us a written request and by returning this Policy to Us within fifteen (15) days or such longer period as may be specified by Bank Negara Malaysia, from the date of receipt of the Policy by You. The premiums that You have paid less any expenses incurred for medical examination will be refunded to You.
- (iii) Grace Period - You are allowed a Grace Period of thirty one (31) days from the premium due date to pay Your premium, during this period Your Policy shall remain in force. If any premium remains unpaid at the end of the Grace Period, Your Policy shall lapse and have no further value except as provided in the Automatic Non-Forfeiture Options such as automatic premium loan and extended term cover. If any claim arises during this period, the outstanding premium shall be deducted from the policy moneys payable.
- (iv) Reinstatement - If Your Policy has lapsed due to non-payment of premium, You may, upon obtaining Our written consent, reinstate it any time

within ninety (90) days from the date of lapsation in default subject to the terms and conditions as stated in the Policy Contract.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the complete terms and conditions under this Policy.

6. What are the major exclusions under this Policy?

- (i) This Policy shall not cover suicide, while sane or insane within twelve (12) months from the Issue Date or any Reinstatement Date whichever is later.
- (ii) This Policy shall not cover any Accidental Death caused directly or indirectly, wholly or partly, by any of the following occurrences:
 - a) violation or attempted violation of the law or resistance to arrest by the Life Assured;
 - b) attempted suicide, self-inflicted Bodily Injuries or disorderly conduct on the part of the Life Assured;
 - c) the Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
 - d) accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material;
 - e) war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
 - f) the Life Assured participating or involving directly or indirectly, in any riot, strike, civil commotion or terrorist activity;
 - g) Bodily Injury sustained while the Life Assured is under the influence of alcohol, narcotics or drugs unless taken as prescribed by a Doctor;
 - h) any activities of a military nature whilst being engaged in military services;
 - i) ptomaines or bacterial infection (except pyogenic infection which occurred from an accidental cut or wound);
 - j) the intentional or negligent inhalation or consumption of poison, gases or noxious fumes;
 - k) medical or surgical treatment necessitated by an Accident arising from the acts and events excluded under a) to j) stated above;
 - l) medical or surgical treatment not necessitated by any Accident; or
 - m) the Life Assured engaging or taking part in:
 - 1. making an arrest as an officer of law;
 - 2. serving in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
 - 3. activities which include but are not limited to racing on wheels or on horse, any underwater activities, rock climbing or mountaineering, pot-holing, parachuting, skydiving, hang-gliding, gliding, para-gliding, micro-lighting, ballooning, bungee-jumping, winter sports, hunting on horse-back or driving or riding in any kind of race or brawling and forms of professional sports; or
 - 4. entering, exiting, operating, servicing, or being transported by any aerial device or conveyance (except when the Life Assured is a passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or when the Life Assured is a licensed pilot or a crew member carrying out his/her duty according to his/her employment with that particular commercial airline).

7. Can I cancel my Policy?

You may cancel Your Policy by giving a written notice to Us. Buying a life policy is a long-term financial commitment. If You do not pay Your premiums within the thirty one (31) days Grace Period, Your Policy will lapse.

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

It is important that You inform Us of any change in Your contact details including Your address or the address of Your nominee and/or trustee, if any, to ensure that all correspondences reach You or Your nominee and/or trustee in a timely manner.

9. How do I make a claim?

You may visit www.allianz.com.my for the claims guide. 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, please visit www.mycoverage.my/en/life_insurance_explained/.

If You have any enquiries, please contact Us at:

Allianz Life Insurance Malaysia Berhad (198301008983)
(licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)
Allianz Customer Service Center
Allianz Arena
Ground Floor, Block 2A
Plaza Sentral, Jalan Stesen Sentral 5
Kuala Lumpur Sentral
50470 Kuala Lumpur
Customer Contact Center : 1 300 22 5542
Email : customer.service@allianz.com.my

11. Other similar types of cover available?

Please contact Us if You wish to know if We have any other similar types of cover.

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US 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 Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Other Important Notices:

Internal

1. You should satisfy Yourself that this Policy would best serve Your needs and that the premium payable under the Policy is affordable.
2. It is advisable for You to nominate a nominee for Your Policy and ensure the nominee is aware of the Policy that You have purchased. Failure to make a nomination shall cause the delay in paying the Policy moneys to Your beneficiary.
3. You may change the ownership of the Policy by way of an assignment by giving Us a written notice. The change of ownership of the Policy shall be effective only after We receive the written notice.
4. Insurance protection shall only be provided effective from the Issue Date of the Policy.
5. You are advised to keep the receipt as proof of payment of premiums.
6. The standard time frame required for Us to issue a Policy will be six (6) working days from the submission date of the Application Form for Life Assurance subject to full documentation received and We are satisfied that no further investigation is necessary.
7. It may not be advantageous to replace an existing life insurance Policy with a new one. If You intended to do so, We recommend that You consult Your present insurer before making a final decision.
8. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
9. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

This information provided in this Product Disclosure Sheet is valid as at <date>.