



A-Z PROTECT

Affordable life insurance plan for Malaysians

Everyone deserves protection. Keep your loved ones and yourself covered in times of need, while remaining free from financial worries.



Guaranteed issuance offer,
hassle-free enrolment with no
health declaration needed



Death coverage and hospital
cash benefit for Hospitalisation
due to Dengue Fever and
COVID-19 Infection



Starting Premium is at **RM80**
per year, as low as **22 cents***
a day, regardless of age

*Subject to terms and conditions

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)

Benefit and Premium Tables

Benefit Amount (RM)⁵

Benefits	Benefit Amount (RM) ⁵		
	Plan 1 (Entry Age 18 - 40)	Plan 2 (Entry Age 41 - 50)	Plan 3 (Entry Age 51 - 60)
A. Death / Total and Permanent Disability (TPD) Benefit ¹	8,000	5,000	3,000
B. Additional Benefit for: <ul style="list-style-type: none"> • Accidental Death; or • Accidental TPD; or • Death due to Dengue Fever²; or • Death due to COVID-19 Infection^{2,3} 	25,000	15,000	10,000
C. Hospital Cash Benefit for Hospitalisation due to: <ul style="list-style-type: none"> • Accident⁴; or • Dengue Fever^{2,4}; or • COVID-19 Infection^{2,3,4} 	70/day	60/day	50/day

- 1 If death or TPD (other than those listed in part B) occurs during the first six (6) months from the Issue Date of Policy, the benefit amount payable shall be limited to the Premium paid. If death due to Dengue Fever or COVID-19 Infection occurs during the Waiting Period, the benefit amount payable shall be limited to the Premium paid and no further benefit under part B will be payable.
- 2 Waiting Period of thirty (30) days from the Issue Date or Reinstatement Date of Policy, whichever is later, is applicable.
- 3 We reserve the right to remove or replace this benefit by giving You at least three (3) months' prior written notice and any changes will take effect on the next Policy Anniversary.
- 4 Subject to a limit of ten (10) days in total per Policy Year for Hospital Cash Benefit for Hospitalisation due to Accident, Dengue Fever and COVID-19 Infection.
- 5 Each plan is strictly reserved for its age bracket. E.g. If Your age is 49, You may only apply for Plan 2.
- 6 Please add the applicable government tax if the Policy Owner is a business organisation or where the Policy is absolutely assigned to a business organisation. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia.

Note:

The total benefits payable against Death, Accidental Death, TPD, Accidental TPD and Death due to Dengue Fever or COVID-19 Infection stated above under all certificates of insurance of POS LifeCare and/or policies of A-Z Protect issued by Us on one (1) life shall not exceed one hundred thousand Ringgit Malaysia (RM100,000.00). In the event the aforesaid benefits are not payable due to the total aggregate benefits payable in all certificates of insurance of POS LifeCare and/or policies of A-Z Protect exceeding one hundred thousand Ringgit Malaysia (RM100,000.00) per life, the Premium that You have paid for the Policy will be refunded to You. Subsequently, the Policy shall terminate.

The coverage term for this plan is up to the Policy Anniversary when You attain seventy-one (71) years old (age nearest birthday) or termination of the Policy, whichever occurs first.

Annual Premium (RM)

Attained Age (Nearest Birthday)	Plan 1	Plan 2	Plan 3
18 - 40	80	-	-
41 - 50	120*	80	-
51 - 60	180*	120*	80
61 - 70	360*	240*	160*

*The rates are for renewal only.

The renewal Premiums are not guaranteed and will increase according to Your age at renewal. We reserve the right to revise the Premium by giving You at least three (3) months' prior written notice.

For more details on the product (including terms and conditions, claims process, etc.), please visit allianz.com.my or contact **Allianz** at **1 300 22 5542**.