

**Allianz Life Insurance Malaysia Berhad** (1983010008983)  
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

## Product Disclosure Sheet

(Read this Product Disclosure Sheet before You decide to take up A-Z Protect (this is an insurance product). Be sure to also read the general terms and conditions)

**Financial Service Provider** : Allianz Life Insurance Malaysia Berhad ("Us"/"We"/"Our")  
**Product Name** : A-Z Protect

### 1. What is this product about?

This is a yearly renewable non-participating individual life insurance product. This product provides coverage against death, Accidental death, Total and Permanent Disability (TPD), Accidental TPD and death due to Dengue Fever or COVID-19 Infection. In addition, this product also offers Hospital Cash Benefit in the event of Hospitalisation due to Accident, Dengue Fever or COVID-19 Infection.

### 2. What are the plans/benefits?

(i) This Policy covers:

Part	Benefits	Benefit Amount (RM) <sup>5</sup>		
		Plan 1 (Entry age: 18- 40)	Plan 2 (Entry age: 41- 50)	Plan 3 (Entry age: 51- 60)
A	Death / TPD Benefit <sup>1</sup>	8,000	5,000	3,000
B	Additional Benefit for: <ul style="list-style-type: none"> <li>Accidental Death; or</li> <li>Accidental TPD; or</li> <li>Death due to Dengue Fever<sup>2</sup>; or</li> <li>Death due to COVID-19 Infection<sup>2,3</sup></li> </ul>	25,000	15,000	10,000
C	Hospital Cash Benefit for Hospitalisation due to: <ul style="list-style-type: none"> <li>Accident<sup>4</sup>; or</li> <li>Dengue Fever<sup>2,4</sup>; or</li> <li>COVID-19 Infection<sup>2,3,4</sup></li> </ul>	70/day	60/day	50/day

#### Notes:

<sup>1</sup> If the death or TPD (other than those listed in part B) occurs during the first six (6) months from the Issue Date, 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.

<sup>2</sup> Waiting Period is applicable.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> Each plan is strictly reserved for its age bracket at entry stage. E.g. If Your age is 49, You may only apply for Plan 2.

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 of this Policy are not payable due to the total aggregate benefits payable in all certificates of insurance of POS

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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 this Policy will be refunded to You. Subsequently, this Policy shall terminate.

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

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

The Premium that You have to pay shall depend on the plan that You have purchased and on Your age at the time of purchase or renewal as follows:

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

Note:

\*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.

You may change the frequency of Your Premium payment by giving Us written notice, subject to Our approval and terms and conditions of this Policy. You may pay Your Premium by credit/debit card, cash or any other payment methods made available by Us.

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

The commission chargeable is 10% from Your Premium.

The amount of commission chargeable will be as follows:

Attained Age (Nearest Birthday)	Commission (RM)		
	Plan 1	Plan 2	Plan 3
18 – 40	8		
41 – 50	12*	8	
51 – 60	18*	12*	8
61 – 70	36*	24*	16*

\*Commission chargeable based on renewal Premium.

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

- (i) **Importance of disclosure** – You must disclose all important facts and state Your age correctly.
- (ii) **Grace period** – You are allowed a Grace Period of thirty-one (31) days from the due date to pay Your Premium, during which this Policy shall remain in force. After the end of Grace Period, if the Premium remains unpaid, this Policy will lapse and the insurance coverage shall end.
- (iii) **Free-look period** – You may cancel Your Policy by submitting written notice duly signed by You and returning the Policy to Us within fifteen (15) days, from the date of receipt of the Policy by

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You. The Premium that You have paid will be refunded to You. If You cancel the Policy after 15 days from the date of receipt of Your Policy, Your Policy will be terminated on the next Premium due date without any refund of Premium paid. This product is not a savings plan and therefore does not have any cash value upon surrender or termination of Policy.

- (iv) **Waiting Period** – We will not pay the Additional Benefit for death due to Dengue Fever or COVID-19 Infection and the Hospital Cash Benefit for Hospitalisation due to Dengue Fever or COVID-19 Infection which occur within fourteen (14) days from the Issue Date or Reinstatement Date or effective change of plan date, as the case may be ("Waiting Period"). However, if death due to Dengue Fever or COVID-19 Infection occurs during the Waiting Period, the Death Benefit will still be payable but subject to the Premium paid only. If the plan is upgraded, the Waiting Period and limitation on the benefits payable during the six (6) months' period as mentioned in item 2(a) shall re-apply from the effective change of plan date, whereas the same will not apply if the plan is downgraded. If an event giving rise to a claim happens during the Waiting Period following an upgrade of plan, the benefits payable under this Policy shall not exceed the benefits limits prior to the effective change of plan date.
- (v) **Renewal** – You will be notified by email, SMS or letter of Your next Policy renewal prior to the next Policy Anniversary. If You agree to renew Your Policy, You shall pay the renewal Premium at any of Our branches or via Our customer portal. The Waiting Period and limitation on the benefits payable during the six (6) months' period as mentioned in item 2(a) above are not applicable to Policy renewal.

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

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

- a) This Policy shall not cover death due to suicide within twelve (12) months from the Issue Date or Reinstatement Date, whichever is later. If death is due to suicide within twelve (12) months, this Policy shall become void and We shall refund the Premium paid without interest under this Policy.
- b) This Policy shall not pay any benefits for death due to Accident and Hospital Cash Benefit for Hospitalisation due to Accident caused directly or indirectly, wholly or partly, by any of the following occurrences:-
- (i) Assault or murder of the Life Assured as a result of violation or attempted violation of the law;
  - (ii) Violation or attempted violation of the law or resistance to lawful arrest;
  - (iii) Attempted suicide, self-inflicted Bodily Injuries or disorderly conduct on the part of the Life Assured;
  - (iv) The Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
  - (v) Accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material;
  - (vi) War, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
  - (vii) The Life Assured participating or being involved directly or indirectly, in any riot, strike, civil commotion or terrorist activity;
  - (viii) Bodily Injury sustained while the Life Assured is under the influence of alcohol, narcotics or drugs unless taken as prescribed by a Doctor;
  - (ix) Any activities of a military nature whilst being engaged in military services;

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- (x) Food poisoning or bacterial infection (except for pus producing bacterial infection arising from an accidental cut or wound);
  - (xi) The intentional or negligent inhalation or consumption of poison, gases or noxious fumes;
  - (xii) Medical or surgical treatment necessitated by an Accident arising from the acts and events excluded under items (i) to (xi) stated above;
  - (xiii) Medical or surgical treatment not necessitated by any Accident; or
  - (xiv) The Life Assured engaging or taking part in:
    - a. making an arrest as an officer of the law;
    - b. serving in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
    - c. 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, ballooning, micro-lighting, 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
    - d. 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 member of a crew carrying out his/her duty according to his/her employment with that particular commercial airline).
- c) This Policy shall not pay any benefits for any TPD whether or not caused by Accident, directly or indirectly, wholly or partly, by any of the following occurrences:
- (i) Attempted suicide, self-inflicted Bodily Injuries or disorderly conduct on the part of the Life Assured;
  - (ii) The Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
  - (iii) Accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material;
  - (iv) War, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
  - (v) The Life Assured participating or being involved directly or indirectly, in any riot, strike, civil commotion or terrorist activity;
  - (vi) Bodily Injury sustained while the Life Assured is under the influence of alcohol, narcotics or drugs unless taken as prescribed by a Doctor;
  - (vii) An opportunistic infection or a malignant neoplasm if at the time of Disability, there is presence of Acquired Immunodeficiency Syndrome in Life Assured. An opportunistic infection includes but is not limited to Pneumocystis carini pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of the Disability in the presence of Acquired Immunodeficiency Syndrome;
  - (viii) Pre-Existing Conditions, whether disclosed to Us or not;
  - (ix) Any congenital defect which has manifested itself or was diagnosed before the Life Assured attained the age of seventeen (17);
  - (x) Pandemic disease or communicable disease requiring isolation or quarantine by law;
  - (xi) The Life Assured engaging or taking part in:
    - a. making an arrest as an officer of law;
    - b. serving in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;

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- c. activities which include but 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, ballooning, micro-lighting, bungee-jumping, winter sports, hunting on horse-back or driving or riding in any kind of race and forms of professional sports;
- d. 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 member of a crew carrying out his/her duty according to his/her employment with that particular commercial airline).

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

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

If You find that this Policy is no longer appropriate, You may cancel it by giving Us a written notice duly signed by You by emailing Us at [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my) or submit to any of Our branches. This product is not a savings plan and therefore does not have any cash value upon surrender or termination of Policy.

#### **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 to Your contact details including Your address or the address of Your nominee and/or trustee and/or appointed Contingent Owner, if any, to ensure that all correspondences reach You or Your nominee and/or trustee and/or appointed Contingent Owner in a timely manner.

#### **9. How do I make a claim?**

You or Your representatives must submit Your claim to Us together with complete supporting documents to any of Our branches or by emailing Us at [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my) as soon as possible after a claim event. Any delay in doing so may affect Our claim assessment. Claims will be paid out within five (5) working days (for death claims) and seven (7) working days (for non-death claims) upon our receipt of the complete supporting documents as required.

List of documents required for claims purposes:

- a) Death claim
  - i) Claimant's statement
  - ii) Claimant's NRIC / passport copy
  - iii) Proof of relationship between the claimant and Life Assured
  - iv) Death certificate copy\*
  - v) Letters of Administration / Grant of Probate (If no nomination made prior to the death of Life Assured)\*
- b) TPD claim
  - i) Claimant's statement
  - ii) Claimant's NRIC / passport copy
  - iii) E-payment authorisation form
  - iv) Attending physician's statement (medical report)
  - v) Diagnostic report including imaging, laboratory and biopsy result
- c) Hospital Cash Benefit claim
  - i) Claimant's statement
  - ii) Claimant's NRIC / passport copy
  - iii) E-payment authorisation form

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- iv) Medical report / discharge summary
- v) Inpatient hospitalisation detailed bill
- vi) Diagnostic report (if available)

\*certified true copy by the Issuing Authority, Allianz Branch Manager/Staff, Commissioner for Oaths or Advocates & Solicitors

Important Note:

We reserve the right to impose more requirement in order to facilitate Our claim assessment.

We reserve the right to require any additional documents to substantiate Our claim assessment. If You or Your claimant have any enquiries about the claim process or claim status, please contact Us directly or You may visit [www.allianz.com.my](http://www.allianz.com.my) for the detailed claims guide.

#### 10. Where can I get further information?

Should You require additional information, please refer to the relevant insurance info booklet available at all Our branches.

If You have any enquiries, please contact Us at:

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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](mailto:customer.service@allianz.com.my)

#### 11. Other similar types of cover available.

Please contact Us if You wish to know if there are any other similar types of cover available from Us.

#### IMPORTANT NOTE:

**YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. 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](http://www.pidm.gov.my)).**

#### Other Important Notice:

1. You should satisfy Yourself that this Policy would best serve Your needs and that the Premium payable under this Policy is affordable.
2. If you are the Life Assured under this Policy, 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 will cause a delay in paying the Policy moneys to Your beneficiary. You may download

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the nomination form from Our corporate website at <https://www.allianz.com.my/personal.html> or MyAllianz Portal or obtain it from any of Our branches. The hardcopy nomination form must be duly completed and signed by You and must be witnessed by a person who has attained the age of 18 years and who is not a nominee named in the nomination form and be submitted to any of Our branches for Us to issue an Endorsement to Your Policy.

3. Insurance protection shall only be provided effective from the Issue Date or Policy Date, whichever is later.
4. You are advised to keep the receipt as proof of payment of Premiums.
5. 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 subject to full documentation received by Us with payment and We are satisfied that no further investigation is necessary.
6. 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.
7. This plan may qualify for tax relief subject to Inland Revenue Board's approval.
8. This Product Disclosure Sheet is not a contract of insurance. The descriptions of the available coverage are only a brief summary for quick and easy reference. Comprehensive terms and conditions that apply are stated in this Policy Contract.
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 the Policy Contract 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 the Issue Date of this Policy.