

Prepared for: _____ Printed Date as: _____

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before You decide to take up PerlindunganKu Allianz4All Policy. Be sure to also read the general terms and conditions.)

Financial Service Provider : Allianz General Insurance Company (Malaysia) Berhad (“Allianz” /” Us” /” We” /” Our”)

Product Name : PerlindunganKu Allianz4All

1. What is the product about?

This Policy provides compensation in the event of death or permanent disablement of the Insured Person resulting from an accident. Daily hospital income and medical expenses are also payable in the event the Insured Person requires hospitalisation and treatment in a Government Hospital in Malaysia as a result of an accident or *illness. The Policy also provides emergency relief in the event the Insured Person is required to evacuate due to flooding at his/her home.

* Examples of some common illnesses: Arthritis, asthma, bronchitis, pneumonia, kidney disease, cancer, heart disease.

2. What are the covers/benefits provided?

Benefits	Sum Insured	
	(RM)	
	Plan 1	Plan 2
Death or Permanent Disablement (up to)	30,000	50,000
Hospital Income – Government Hospital only (maximum thirty (30) days per year)	50 per day	100 per day
¹ Medical Expenses – Government Hospital only (up to)	500	750
² Emergency Relief (in the event of evacuation due to flood) (lump sum)	500	750

Note:

1. Claimable only if medical expenses incurred in a single bill/receipt are more than Ringgit Malaysia Ten (RM10).
2. Emergency Relief benefit is claimable only once during the policy period.
3. Duration of cover is for one (1) year.

Percentage of Sum Insured Payable for Death or Permanent Disablement:

Scale of Benefits	Percentage (%) of Sum Insured	
(i) Death	100%	
(ii) Permanent Disablement		
Loss of two limbs	100%	
Loss of both hands or of all fingers and both thumbs	100%	
Loss of sight of both eyes	100%	
Total paralysis from neck down	100%	
Injury resulting in being permanently bedridden	100%	
Loss of arm at shoulder	100%	
Loss of arm between shoulder and elbow	100%	
Loss of arm at elbow	100%	
Loss of arm between elbow and wrist	100%	
Loss of hand at wrist	100%	
Loss of leg	- at hip	100%
	- between knee and hip	100%
	- below knee	100%
Eye: Loss of	- whole eye	100%
	- all sight in one eye	100%
	- sight of except perception of light	50%
Loss of four fingers and thumb of one hand	50%	

Loss of four fingers		40%
Loss of thumb	- both phalanges	30%
	- one phalanx	15%
Loss of index finger	- three phalanges	15%
	- two phalanges	10%
	- one phalanx	5%
Loss of middle finger	- three phalanges	8%
	- two phalanges	5%
	- one phalanx	3%
Loss of ring finger	- three phalanges	6%
	- two phalanges	5%
	- one phalanx	3%
Loss of little finger	- three phalanges	5%
	- two phalanges	4%
	- one phalanx	3%
Loss of metacarpals	- first or second (additional)	4%
	- third, fourth or fifth (additional)	3%
Loss of toes	- all	20%
	- great, both phalanges	8%
	- great, one phalanx	3%
	- other than great, if more than one toe lost, each	2%
Permanent loss of hearing in both ears and speech		100%
Loss of hearing	- both ears	75%
	- one ear	15%
Loss of speech		50%
Shortening of arm	- more than 1" up to 2"	2.5%
	- more than 2" up to 4"	5%
	- more than 4"	12.5%
Shortening of leg	- more than 1" up to 2"	5%
	- more than 2" up to 4"	10%
	- more than 4"	25%

3. How much premium do I have to pay?

Premium	Plan 1	Plan 2
Annual Premium	RM50	RM75

Notes:

- Premium is inclusive of 10% Intermediary Commission.
- Premium displayed above is exclusive of 6% Service Tax. The premium payable inclusive of Service Tax is RM53.00 and RM79.50 respectively for Plans 1 and 2.
- The insurance cover for the Insured Person under this Policy shall be for a period of one (1) year and premium is payable annually before the commencement of coverage.

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

Type	Percentage of Premium	Amount (RM)	
		Plan 1	Plan 2
Commissions paid to the insurance intermediary	10%	RM5.00	RM7.50
Service Tax	6%	RM3.00	RM4.50
Stamp Duty*	-	RM10	

Notes:

- As stated above, the commission amount is included but Service Tax is not included in the premium amounts payable.
- *Stamp Duty is exempted until 31/12/2025. Thereafter, RM10 stamp duty shall be payable starting from 01/01/2026.

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 Payment** - The premium due must be paid and received by Allianz before cover commences, otherwise Your insurance is automatically null and void if this condition is not complied with.

(c) **Eligibility** - You must be a Malaysian, residing in Malaysia, aged from eighteen (18) years up to fifty-nine (59) years old.

(d) **Medical Expenses Benefit** - We will only indemnify You if the medical expenses incurred in a single bill or receipt is more than Ringgit Malaysia Ten (RM10).

(e) **Emergency Relief Benefit** – In order to make a claim under this benefit, You must be evacuated from Your home for at least forty-eight (48) hours due to flood. Additionally, there is a waiting period of seven (7) days from the Policy issuance date during which You will not be able to make any claims under this benefit.

(f) **Free Look Period**

Where You have paid the premium using cash or alternative means (as may be provided for by Allianz), and You decide not to take up the coverage issued under this Policy for any reason whatsoever, You may write to Allianz subject always to the provision below prohibiting cancellation if there is a claim during the Free Look Period, requesting for a cancellation provided such request for cancellation is furnished to Allianz within the Free Look Period. You are entitled to a refund of the full premium provided no claim has been made.

No cancellation if there is a claim during the Free Look Period

Notwithstanding the above, if You submit a claim anytime during the Free Look Period, You shall not be entitled to cancel Your coverage during the same Free Look Period.

6. What are the major exclusions under this Policy?

This Policy does not cover death or injury directly or indirectly caused by the following events:

- (a) War, invasion, act of foreign enemy, criminal or terrorist activities, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
- (b) Insanity, suicide or any attempt thereof, or intentional self-inflicted injuries;
- (c) Intoxication beyond the legal limit related to the driving offence and/or under the influence of illegal drugs;
- (d) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV);
- (e) Notifiable Disease requiring isolation or quarantine by law;
- (f) Childbirth, miscarriage, or any complications to a pregnancy, unless solely caused by an Accident;
- (g) Provoked murder or assault;
- (h) While travelling in an aircraft licensed for passenger service as a member of the crew;
- (i) While committing or attempting to commit any unlawful act;
- (j) While participating in any professional sports;
- (k) Martial arts or boxing, aerial activities including parachuting and hang-gliding, underwater activities exceeding fifty (50) meters in depth, mountaineering involving the use of ropes or mechanical guides;
- (l) Racing (other than on foot), pace-making, speed or reliability trials;
- (m) Ionisation, radiation or contamination by radioactivity, nuclear weapons material; and
- (n) Riding/driving without a valid driving license (NOTE: this will not apply to Insured Persons with an expired license but who is not disqualified from holding or obtaining such driving license under the regulations of the Malaysian Road Transport Department or any other relevant laws).

7. Can I cancel my Policy?

- (a) If You give notice to Allianz to terminate this Policy or Your individual coverage under this Policy (if you are covered under a group policy), such termination shall become effective on the date after the expiry of the period of insurance regardless of the date of

the notice is received or any date specified in such notice. The premium paid will not be refunded and Your coverage will expire on the last date of the period of insurance.

(b) **Termination by Allianz**

In the event Allianz terminates this Policy, pursuant to Condition 19 (Misstatement or Omission of Material Fact) as stated in the Policy or by order of regulatory or governmental authorities, Allianz shall give its notice of termination by registered post to You at Your last known correspondence address in Malaysia. Such termination shall become effective thirty (30) days following the date of such notice. Provided that no claim has been made during the Period of Insurance then subsisting and a refund of the premium is not prohibited by any law, in the event You have paid the premium for any period beyond the date of termination of this Policy or Your coverage under this Policy (if you are covered under a group policy), as the case may be, the pro-rata premium shall be refunded to You.

(c) **Automatic Termination**

This Policy shall lapse/terminate at mid mid-night (standard Malaysian time) on the last day of the Period of Insurance stated in the Schedule, even if You attain the age of sixty (60) years old anytime during the Period of Insurance.

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 Branch Office or Our Customer Service.

9. How do I make a claim?

You may visit allianz.com.my for the claims guide. Alternatively, You may email to customer.service@allianz.com.my or call 1 300 22 5542 for assistance. You are advised to submit Your claim (if any) to Us as soon as possible.

The importance of naming a beneficiary during registration

We encourage that You submit to Us the Nomination Form (which can be obtained from any of our branch office). The purpose of naming a beneficiary to receive the relevant benefit is to enable Us to make direct payment to Your named beneficiary in accordance with Your instructions. This way, Your beneficiary would have access to the claims moneys quickly. You are advised to inform the named person(s) that they have been named as the beneficiary under the coverage you have purchased.

10. Where can I get further information?

Should You require additional information about this product, please refer to Our website at allianz.com.my.

If You have any enquiries, please contact Us at:

Allianz Customer Service Centre

Allianz Arena
Ground Floor, Block 2A, Plaza Sentral
Jalan Stesen Sentral 5, Kuala Lumpur Sentral
50470 Kuala Lumpur.
Allianz Contact Centre: 1 300 22 5542
Email: customer.service@allianz.com.my
  AllianzMalaysia
 allianz.com.my

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE BENEFITS IN YOUR INSURANCE POLICY. YOU ARE ENCOURAGED TO 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 information provided in this disclosure sheet is valid as at June 2023.

Allianz4All

Allianz4All is Allianz General Insurance Company (Malaysia) Berhad's (Allianz General) business transformation journey to embrace Universal Values. Insurance products under this program will be universal value-based, to meet the needs of all Malaysians. The key enhancements to align with a universal value-based structure are as follows:

- Part of the premiums received will be specifically allocated to a Claims Allocation Fund (CAF). This is considered as a pooling of monies to meet the claims commitments as mutually agreed in the policy contract. The balance premium will go to Allianz General as management fees and to pay for related business expenses.
- Premiums will be invested into portfolios that are sustainably and responsibly managed based on Islamic Finance principles as these principles embody Universal Values in the financial market. This includes keeping premiums received in Islamic bank accounts.
- If claims for a defined period is lower than the amount allocated to the CAF, a portion of the resulting surplus will be distributed by Allianz General at its absolute discretion either as a refund to policyholders or charitable organizations as guided by the policyholder's selection of charitable categories at the time of application. The approach for the distribution of the resulting surplus will vary according to product and surplus amount (if any).

Allianz General will administer the insurance product specified in this document and undertake any financial transactions, including investments in Islamic permissible instruments, and allocating an appropriate amount of the premium to the CAF.

Our claims commitment to policyholders under this new structure remains unchanged from its present structure. There will also be no impact on the premium the customer pays for a product.

Premium Received

Paid premium refers to premiums received by Allianz General where part of the premium is allocated to the CAF, which is considered as a pooling of monies to meet the claims commitments as mutually agreed in the policy contract. The balance premium will go to Allianz General as management fees and to pay for related business expenses.

Premium Allocation

Allianz General will determine the portion of premium to be allocated to the CAF based on its internal analysis. The percentage of premium allocated for claims for this product is 53.5%. In the event of inadequate funds to cover claims, the Company will top up the CAF.

Surplus from Claims Allocation Fund (CAF)

CAF surplus refers to any excess funds available in the CAF after deducting paid and outstanding claims, and statutory reserves over a defined period. The treatment of any resulting surplus from the CAF will vary according to product. For PerlindunganKu Allianz4All, Allianz General will distribute all of the surplus at its absolute discretion as guided by the policyholder's selection of one of the following charitable categories at the time of application:

- Education: Improving access to education
- People with Disabilities: Enhancing social inclusion and socioeconomic opportunities
- Relief: Ad-hoc relief for public health, natural disasters, or emergencies
- No preference (this will be the default option if none of the above are selected, and the company will distribute the surplus as it deems appropriate)

Allianz General will determine the surplus annually. The amount distributed to each charitable category will depend on the proportion of policyholders selecting each category. The amount of surplus for each year (if any) will be disclosed on Our website, together with a list of charitable organisations/programmes benefitting from it.