BAHASA MALAYSIA

中文

Accidents happen when we least expect them to. The loss of income and the ever-piling bills arising from serious accidental injuries could become financially burdensome for our loved ones, even more so in the event of death. The stresses of daily life may have gradually led us to forget the

With Allianz Shield Plus powered up coverage, you can live your life with complete peace of mind.

Comprehensive

comprehensive personal

accident plan with add-on

benefits suiting your needs.

importance of enjoying and appreciating every

moment of our lives.



*20% on your Principal

Sum Insured upon

yearly policy renewal.



Plan 2 Plan 4 Plan 6 Plan 3 Plan 5 Plan 7 120,000 180,000 240,000 360,000 600,000 900,000 1,200,000 2,000,000 3,000,000¹ 4.500 5.500 6.500 7.500 8.500 9.500

Plan 8 Plan 9 10.000 12.000 650 700 750

235

185

family under a single policy and enjoy up to *50%

premium discount with our

Family Plan advantage!

Plan 10

15.000

800

300

250

Renewal Bonus Permanent Impotency or Infertility

(up to)

Dental Correction and/or Corrective

Ambulance Fee

(up to) **Funeral Expenses** 5,000 Bereavement 20% of Principal Sum Insured Personal Liability Three times of Principal Sum Insured

500

Mobility 2.000 20,000 Expenses (up to)

Expenses (up to) Repatriation Miscarriage (due 2,000 Compassionate 20,000 Care (up to) Snatch Theft or 600 Attempted

Double Indemnity (whilst travelling

in a public Two times of Principal Sum Insured

together with Renewal Bonus transport or whilst travelling overseas) Occupational Annual Premium (RM) Category A Age 50 years 303 103 177 229 418 670 943 1,248 1,816 2,674

and below Age 51 years 123 501 1,131 2,179 3,209 212 275 363 804 1,497 to 80 years Occupational Annual Premium (RM) Category B

 $1.\,^{1}$ To be referred for underwriting. In order for an individual to purchase Principal Sum Insured RM3,000,000, the Proposer will have to submit a completed Risk Assessment Questionnaire (RAQ) signed by the Proposer and Branch Manager. 2. For children aged below seventeen (17) years, the maximum Principal Sum Insured allowable is RM1,200,000. 3. Eligibility Age: From thirty (30) days up to the age of sixty-five (65) years. Renewable up to the age of eighty

4. Premium is further subject to 8% Service Tax and RM10 Stamp Duty payable on the Contract of Insurance. 5. The Service Tax ("ST") amount herein may be subject to change as the ST rate applied shall be based on the

prevailing rate(s) in accordance with the laws of Malaysia.

in the table below.

Description of Loss

Loss of four fingers

due to an accident.

Pays the Principal Sum Insured in the event of accidental death or permanent disablement. The Scale of Compensation for Permanent Disablement is outlined

For detailed information on the Permanent Disablement Scale of Compensation, you can refer to

Medical Expenses (include Cashless Hospital Admission and Discharge) Hospital Admission Guarantee (up to RM2,500) at any participating hospital in Malaysia and within the Asia Pacific countries if such hospitalization is required

Asia Pacific countries: Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Myanmar, Nepal, New Zealand, Pakistan, Papua New Guinea,

% of Principal Sum Insured

100%

100%

50%

40%

Alternative Medicine Reimburses the costs for alternative medicine treatment incurred as a result of an accident. **Blood Transfusion**

Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.

(b) ten percent (10%) per year up to a maximum of one hundred percent (100%) for Insured Persons aged forty-one (41) years and above. regardless of any claims made under Medical Expenses, Blood Transfusion, Dental Correction and/or Corrective Cosmetic Surgery, Weekly Benefits,

Bereavement Allowance

Personal Liability

Mobility Expenses

Repatriation Expenses

as a result of an accident.

Snatch Theft or Attempted Snatch Theft

Compassionate Care

Extended coverage

Intoxication

by drugs or

alcohol (within

the legal limit)

Polo playing

and bungee

jumping

Optional benefits

may temporarily disrupt your current lifestyle.

Plan Plan

1

50

145

2

75

219

outlined below.

Hunting and

mountaineering

(without the use of

ropes or guides)

Underwater

activities/scuba

diving (up to 50

metres)

Occupation

Category A

Age 50 years

Age 50 years and below

Age 51 years to 80 years

Occupation

Category A

Category B

4.

Occupation

Notes:

Benefits

Category A & B

Additional Premium (RM)

Plan 1

18

18

and Evacuation Programme

Medical evacuation;

10. Emergency message relay;

14. Location of lost items.

to RM2,000,000 per person per event.

Lifestyle and Living Benefits

loss of any goods purchased from fake websites/applications or non-delivery of

break-in or Snatch Theft or Attempted

Reimburses the Insured Person's tickets/registration fee/entrance fees

for concerts, movies, theme parks, amusement parks or sporting events if the Hospital Income benefit is payable

Reimburses the cost of nursing care

Lifestyle Modification Expenses Reimburses the cost of modification to

the Insured Person's home and/or motor vehicle if 50% or more of the permanent disablement benefit is payable. **Rehabilitation Expenses**

Reimburses the cost of consultation and

medical treatment incurred following hospital discharge if the Insured Person requires rehabilitation due to an accident.

Reimburses the cost of housekeeping

services after Insured Person's discharge from hospital following an accident.

hospitalised or dies due to an accident.

1. This benefit is limited to two (2) claims during the Period of Insurance. 2. Refer to policy wordings for the full features and terms and conditions.

Housekeeping Services

Study Interruption Benefit

RM5,000 for Plans A to E respectively.

Family plan advantage

Annual Premium without Weekly Benefits

Parent 1

103

Allianz Shield Plus policy.

higher education institution and is not gainfully employed.

may not be covered by standard medical policies.

Occupation classification

Important notes

Benefit.

*Category A

Category B

occupation.

Exclusions

from unforeseen vulnerability.

Scenario A: 30% discount

Category A & B

Scenario B: 50% discount

Plan 1 (RM)

Additional Premium (RM)

incurred following hospital discharge

Plan

12. Referral to interpreter/translator;

13. Visa, passport and inoculation requirements;

Plan

Plan

3

Plan

4

All medical evacuation and/or repatriation will be carried out under constant medical supervision up

[†]These services are only available to the Insured Person whilst he/she is travelling outside Malaysia. ⁱⁱUp to USD1,000 if the Insured Person is outside Malaysia and up to RM1,000 if he/she is in Malaysia.

Plan

Plan

Up to RM2,000,000

RM15

Plan

11. Legal referral;

Plan 2

36

36

Medically supervised repatriation;

and below

documents required by the Company.

Kidnap

(40) years; or

result of an accident.

twelve (12) hours due to an accident.

Hospital Income

Renewal Bonus

Renewal Bonus will begin anew if any claims are made under Permanent Disablement, Double Indemnity and Double Indemnity in the event of Motor Vehicle Accident benefits. **Permanent Impotency or Infertility**

impotency or infertility as a result of an accident.

Pays 20% of the Principal Sum Insured if the Insured Person suffers permanent

Pays a lump sum of RM10,000 for necessary expenses incurred to recover

Pays a lump sum amount for funeral expenses in the event of accidental death.

Pays 20% of the Principal Sum Insured in the event of death due to dengue, zika virus, malaria, japanese encephalitis or chikungunya upon submission of

The Company will indemnify the Insured Person in respect of all sums legally liable to pay third parties in respect of accidental bodily injury or accidental damage to property. The territorial limit of this benefit is within Malaysia only.

If the Insured Person suffers permanent disablement due to an accident, the Company shall reimburse the Insured Person, up to the limits stipulated in the Schedule, the actual costs of purchasing medical equipment provided always that such medical equipment is necessary to assist the mobility of the Insured Person and are recommended by the attending Medical Practitioner.

Hospital Income, Kidnap, Ambulance Fee and Personal Liability.

the Insured Person. The Company will also offer a reward of RM50,000 for information leading to the recovery of the Insured Person provided that the Insured Person is alive at the time of recovery. After one year from the date of the reported kidnapping, the disappearance will be considered a death claim. **Ambulance Fee** Reimburses the charges incurred for necessary ambulance services rendered in Malaysia as a result of an accident. **Funeral Expenses**

The Company will reimburse the actual amount incurred, up to the amount specified in the Schedule in transporting the Insured Person's mortal remains back to his/her home country in the event of accidental death while travelling outside his/her home country. **Miscarriage Due To Accident** Pays RM2,000 per accident in the event the Insured Person suffers a miscarriage

to be made within twenty four (24) hours of the Snatch Theft or Attempted Snatch Theft occurrence. **Double Indemnity** In the event the Insured Person suffers death, total paralysis from the neck down or permanent total loss of use of two (2) or more limbs due to an accident whilst travelling as a fare-paying passenger in a public transport or whilst travelling in

Pays a lump sum of RM600 subject to a police report being lodged. Police report

overseas, the Principal Sum Insured payable under the relevant death or permanent disablement benefits together with Renewal Bonus, if any, shall be doubled.

Unprovoked Strike, riot and Hijackina Suffocation through

We understand that life may throw you a curveball. Allianz Shield Plus goes the extra mile to provide you with extended benefits to ensure your protection is assured. Subject to the terms, exclusions, provisos and conditions, the cover provided shall be extended to the circumstances

Weekly Benefit Pay up to fifty-two (52) weeks if you are totally unable to attend work as RM certified by a Medical Practitioner.

Plan

5

150

502

Plan Plan

4

125

376

3

100

292

200

240

Limit per week (RM)

Plan

6

250

Annual Premium with Weekly Benefit (RM)

859

Plan

7

375

1,153

Annual Premium with Weekly Benefit (RM)

420

504

Plan

8

500

1,510

578

693

Plan 7

270

N/A

Plan

8

Sum Insured (RM)

3,000

800

3,000

1,500

400

2,000

20,000

3,000

400

94

Plan C Plan D

4,000

1,000

4,000

2,000

450

3,000

25,000

4,000

450

118

5,000

1,500

5,000

2,500

500

4.000

30,000

5,000

500

141

80

Plan B

2,000

500

2,000

1,000

350

1,000

10,000

2,000

350

70

Plan A

1,000

300

1,000

500

300

500

5,000

1,000

300

47

Reimburses one (1) semester fee if the Insured Person is hospitalised due to an

transportation cost to return home to visit an immediate family member who is

event of the death of the sponsor

Plan

Plan

10

Plan 6

180

Plan

9

750

2,054

Plan

10

1,000

2,992

840

1,008

Plan 8

360

The following optional benefits can be added to your Allianz Shield Plus primary plan with an additional premium paid for optimum financial preparedness against any life hiccups that

Credit Card and Loan Indemnity Reimburses the amount the Insured Person is required to pay for his/her credit card, hire-purchase, mortgage or personal loan if he/she is hospitalised due to an accident. Loss of Sports Equipment Compensates for the loss of Insured Person's sports equipment due to forcible

Snatch Theft. **Missed Event**

under the Policy. Nursing Care

due to an accident.

Transportation Expenses (sublimiti) Additional Premium (RM) 48 16 32 64 ⁱThe details of one (1) named sponsor aged between eighteen (18) and seventy (70) years must be 1. provided at the time of application of insurance and/or renewal. 2. "This benefit is limited to two (2) claims during the period of insurance.

"Transportation Expenses is subject to a sublimit of RM1,000, RM2,000, RM3,000, RM4,000 and

The Study Interruption Benefit is only applicable to the Insured Person who is a registered full-time student at an educational institution and will not be applicable in the event the Insured Person has

Note: Only Insured Person aged between sixteen (16) and sixty-five (65) years are eligible to opt for

It's impossible to shield your child from all the bumps, bruises, scrapes and falls throughout their journey of exploration to become future champions. With two types of premium discounts available, Allianz Shield Plus can be extended to protect your future champions

You are insured under Allianz Shield Plus policy.

if you insure them under the same policy.

Each of your *children will enjoy 30% discount in premium

Child 1

103 **72.10**

30% premium discount for each child

Child 2

103 **72.10**

Pay less when cover

more!

completed his/her studies at any time during the period of insurance.

Optional Benefits – Lifestyle and Living Benefits and Study Interruption Benefit.

Annual Premium without Weekly Benefits Category A & B Parent 1 Parent 2 Child 1 103 **51.50** Plan 1 (RM) 103 103 103 51.50 50% premium discount for each child

1. If the insured person resides outside of Malaysia for more than ninety (90) consecutive days, only Death and Permanent Disablement Benefits will be covered. This condition is not applicable to Optional Benefits – Lifestyle and Living Benefits and Study Interruption

2. In the event you opt for Automatic Renewal (for Individual Policy only), subject to the terms and conditions of your Policy and payment of premium due, your Policy shall be

3. Allianz Shield Plus (ASP) Personal Accident Insurance fills the gaps left by medical and life insurance. While standard medical policy covers hospitalization, ASP specifically handles accidents, offering financial support for injuries, disabilities, and related expenses that may not need hospitalization. ASP also includes benefits for alternative treatments (e.g., acupuncture), dental corrections, mobility aids, and protection against snatch theft, which

4. You can rest assured, our Policy offers 24/7 worldwide coverage. Your claim will be paid even if you meet with an accident overseas. You may be able to claim Medical Expenses, Hospital Income, Snatch Theft or Attempted Snatch Theft, and many other benefits.

Occupations where duties are confined to office work or limited travelling and less than 50%

*Where duties involve more than 50% engagement in manual labour, these occupations will be classified under

Army/military, war correspondents, explosive handlers and underground tunneling

Coverage for police, law enforcement personnel, fireman, racing drivers, persons engaged in demolition of buildings and oil rig workers are available under speciality

War, civil war, AIDS, insanity, childbirth, provoked murder or assault, aerial activities,

renewed on each anniversary upon expiry unless the Policy is terminated.

You and your spouse are insured under the same

Each of your *children will enjoy 50% discount in premium if you insure them under the same policy.

Legislators, senior officials and managers (or directors), professionals, technicians and technical related tasks, clerical workers, service workers and shop and market sales workers, housewife/househusband, retiree, unemployed, student, child. Category B Skilled, semi-skilled, use of equipment or machinery exposed to some hazardous conditions and more than 50% engagement in manual labour.

engagement in manual labour.

Note: This list is non-exhaustive. Please refer to the Policy for the full list of exclusions. This brochure is valid from 1 March 2024 This brochure is not a Contract of Insurance. The description of the available cover is only a brief summary for quick and easy reference. The precise terms, benefits, conditions and

Note: Please refer to Allianz Shield Plus Speciality Occupation brochure for more information.

martial arts, racing, radiation, nuclear weapons material.

Prioritise your well-being

Capture the details

medical attention if needed.

Provide documents such as:-

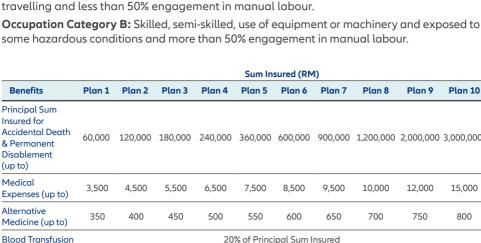
A short description of the Accident.

medical leave certificates (if any).

• For death claim, provide the death certificate and postmortem report (if any). • For motor vehicle accidents, provide your driving license (if you are the driver) and a police report. *Important note: The information required above is only a guide and we reserve our right to

4 Keep track of expenses Retain all original receipts for any costs incurred. This will help streamline the claims process and ensure that you are appropriately reimbursed. Allianz Commitment to our Customers: From the receipt of your notification and completed documents, the claim shall be paid within 7 working days. Contact us for more information:

Why Allianz Shield Plus? **Fast-tracked Discount for Renewal Bonus Family Cover** Coverage Safeguard your entire Be prepared for life's Enjoy increase of up to uncertainties with our



5,000 Cosmetic Surgery (up to) Hospital Income 85 185 85 85 110 110 (per day/max 180 days) up to 100% of Principal Sum Insured 20% of Principal Sum Insured 10,000 for expense and 50,000 for reward

Age 50 years 168 273 389 525 788 N/A and below Age 51 years 201 327 945 N/A to 80 years

Description of benefits Allianz Shield Plus is designed to provide you and your loved ones with nineteen (19) Primary Benefits should the unexpected happen.

Accidental Death or Permanent Disablement

Loss of both hands or of all fingers and both thumbs

Injury resulting in being permanently bedridden

Loss of four fingers and thumb of one hand

the policy wording available on our corporate website.

CLICK HERE For your individual offer, just click the button to fill in your details!

Pays 20% of the Principal Sum Insured if the Insured Person contracts Human Immunodeficiency Virus (HIV) as a result of a blood transfusion whilst undergoing medical treatment for injury in a hospital within Malaysia. This benefit is payable only if the Insured Person is positively diagnosed with HIV within two (2) years from the date of the blood transfusion. **Dental Correction and/or Corrective Cosmetic Surgery**

> Pays for expenses incurred for dental correction and/or corrective cosmetic surgery on the neck, head or chest (navel up) following injuries sustained as a

A daily benefit is payable for the period of hospitalisation as a result of an accident, up to a maximum of one hundred and eighty (180) days.

Upon renewal of Policy, the Principal Sum Insured shall be increased by: (a) twenty percent (20%) per year up to a maximum of one hundred percent (100%) for Insured Persons between the ages of thirty (30) days and forty

This benefit is only triggered if the Insured Person is hospitalised for more than

(i) Reimbursements of up to RM10,000 for reasonable travelling and accommodation expenses incurred by one (1) family member to take care and/or accompany the Insured Person who is a minor, during the period of hospitalisation, as a result of an accident. (ii) Pays a lump sum of RM10,000 in the event that the Insured Person gives birth to a baby or babies with birth defects caused by the zika virus as certified by a Medical Practitioner.

Motorcyclina risk civil commotion murder and smoke, fumes and assault poisonous gas

Flood,

windstorm and

earthquake

Amateur sports

(except martial

arts and boxing)

Poisonous food

or drink

drowning or

near drowning

Water sports

and animal bites

Age 51 years 1,031 174 263 350 451 602 1,383 1,812 2,465 3,590 to 80 years **Annual Premium with Weekly Benefit (RM)** Occupation Plan 1 Plan 2 Plan 3 Plan 4 Plan 5 Category B 50 50 75 75

305

366

In the event the Insured Person suffers death, total paralysis from the neck down or permanent total loss of use of two (2) or more limbs due to a Motor Vehicle Accident, whether as a pedestrian, passenger, pillion or driver/rider,

Plan 4

72

72

Note: If the Double Indemnity of this Policy is also payable, the Insured Person is only entitled to claim either the Double Indemnity or Double Indemnity in the event of Motor Vehicle Accident only.

24 Hours International and Domestic Medical Assistance

ⁱRepatriation of mortal remains (up to RM25,000 per event)

Medical Monitoring and Emergency Message Transmission; Medical referral and arrangement of medical appointments; Tele-medical consultation and evaluation of the Insured's condition;

5. Return of children travelling with the Insured Person (up to RM2,500 per event)

Visit to bedside by a relative (up to RM5,000 per event)

"Despatch of medication not available locally

Additional Premium (RM)

Plan 5

108

108

Double Indemnity in the event of Motor Vehicle Accident

this benefit together with Renewal Bonus, if any, shall be doubled.

Plan 3

54

54

Smart Device Protection Compensation in the event of loss or damage to the Insured Person's Smart Device due to forcible break-in or Snatch Theft or Attempted Snatch Theft. Online Purchase Protection Compensates the purchase price for

purchased goods.

Sum Insured (RM) **Benefits** Plan B Plan A Plan C Plan D Plan E Injury to the Insured Person Death of Sponsorⁱ (due to accident) 10,000 20,000 30,000 40,000 50,000

*Child/Children refers to the Insured Person's unmarried child/children over thirty (30) days but under eighteen (18) years old, or under twenty-four (24) years old if the child is still a full-time student at a

Skilled agricultural and fishery workers, craft and related trades workers, plant and machineoperators and assemblers, unskilled occupations (involving physical tasks), drivers and riders (including truck drivers, taxi, e-hailing and p-hailing), divers, aircraft testers, **pilots or crews, **professional sports-persons, seamen and sea fishermen, jockeys, sawyers and timber logging workers, steeplejacks, stevedores, persons engaged in ambulance services, and woodworking machinists. Notes:

**Only available to individual policyholders.

Excluded occupations

exclusions that apply are stated in the Policy. Navigating your accident claim with Allianz

What to do when you have an accident?

If an unfortunate incident occurs, prioritize your wellbeing and seek immediate

2

• For claim on injury and/or disablement, provide your medical report and

Notify Allianz Download MyAllianzApp, register and follow the guide to make your claim. Contact your servicing agent to get advice and guidance. Contact Allianz Customer Service at 1800 225542 to get help.