BAHASA MALAYSIA

中文

Powered up cover

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 importance of enjoying and appreciating every

you can live your life with complete peace of mind.

Why Allianz Shield Plus?

With Allianz Shield Plus powered up coverage,

moment of our lives.

Fast-tracked Comprehensive **Renewal Bonus** Coverage Be prepared for life's Enjoy increase of up to uncertainties with our *20% on your Principal comprehensive personal Sum Insured upon



Plan 9

12.000

750

Plan 10

15.000

800

Occupation Category B: Skilled, semi-skilled, use of equipment or machinery and exposed to some hazardous conditions and more than 50% engagement in manual labour. Sum Insured (RM) Plan 6 Plan 5 Plan 7 Plan 8

yearly policy renewal.

Principal Sum Insured fo **Accidental Death** 60,000 & Permanent Disablement

(up to) Medical

Expenses (up to) **Alternative**

Medicine (up to) **Blood Transfusion**

Dental Correction and/or Corrective

Cosmetic Surgery (up to) Hospital Income

(per day/max 180 days) Renewal Bonus

Permanent Impotency or

Age 50 years

and below Age 51 years

to 80 years

168

201

273

327

Description of benefits

Benefits should the unexpected happen.

389

accident plan with add-on

benefits suiting your needs.

Schedule of benefits

*Terms and conditions apply.

Plan 2 Plan 4 **Benefits** Plan 1 Plan 3 120,000 180,000 240,000 360,000 600,000 900,000 1,200,000 2,000,000 3,000,000

travelling and less than 50% engagement in manual labour.

3.500 4.500 5.500 6.500 7.500 8.500 350 400 450 500 550 600 20% of Principal Sum Insured 5,000

85

110

9.500 10.000 650 700

185

20% of Principal Sum Insured

500

5,000

20% of Principal Sum Insured

110

250 300 185 235 up to 100% of Principal Sum Insured

Infertility 10,000 for expense and 50,000 for reward Ambulance Fee (up to) **Funeral Expenses** Bereavement

85

85

Personal Liability Three times of Principal Sum Insured Mobility 2.000 Expenses (up to) Repatriation 20,000 Expenses (up to) Miscarriage (due 2,000 Compassionate

10,000 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 and below Age 51 years

2,674 123 501 1,131 2,179 3,209 212 275 363 804 1,497 to 80 years Occupational Annual Premium (RM) Category B

788

945

N/A

N/A

525

630

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.

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

Allianz Shield Plus is designed to provide you and your loved ones with nineteen (19) Primary

Accidental Death or Permanent Disablement

the policy wording available on our corporate website.

Pays the Principal Sum Insured in the event of accidental death or permanent disablement. The Scale of Compensation for Permanent Disablement is outlined in the table below. **Description of Loss** % of Principal Sum Insured Loss of both hands or of all fingers and both thumbs 100% Injury resulting in being permanently bedridden 100% Loss of four fingers and thumb of one hand 50% Loss of four fingers 40%

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

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 result of an accident. **Hospital Income**

> 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

(b) ten percent (10%) per year up to a maximum of one hundred percent (100%)

within two (2) years from the date of the blood transfusion.

Dental Correction and/or Corrective Cosmetic Surgery

twelve (12) hours due to an accident.

undergoing medical treatment for injury in a hospital within Malaysia. This benefit is payable only if the Insured Person is positively diagnosed with HIV

Vehicle Accident benefits.

Bereavement Allowance

Repatriation Expenses

documents required by the Company.

Kidnap

(40) years; or

Renewal Bonus

Permanent Impotency or Infertility Pays 20% of the Principal Sum Insured if the Insured Person suffers permanent impotency or infertility as a result of an accident.

> Pays a lump sum of RM10,000 for necessary expenses incurred to recover 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** Pays a lump sum amount for funeral expenses in the event of accidental death.

outside his/her home country. **Miscarriage Due To Accident** Pays RM2,000 per accident in the event the Insured Person suffers a miscarriage as a result of an accident. **Compassionate Care** (i) Reimbursements of up to RM10,000 for reasonable travelling and

hospitalisation, as a result of an accident.

Snatch Theft or Attempted Snatch Theft

a Medical Practitioner.

Extended coverage

Strike, riot and

outlined below.

Motorcyclina

RM

Occupation

Category A

Age 50 years

and below Age 51 years

to 80 years

Occupation

Category B

Category B

4.

Occupation

Notes:

Benefits

Category A & B

Additional Premium (RM)

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 overseas, the Principal Sum Insured payable under the relevant death or permanent

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

disablement benefits together with Renewal Bonus, if any, shall be doubled.

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

Hijackina

Unprovoked

Suffocation through

305 578 840 Age 50 years and below 200 420 693 Age 51 years to 80 years 366 504 1,008 240 Double Indemnity in the event of Motor Vehicle Accident

Person's sports equipment due to forcible break-in or Snatch Theft or Attempted Snatch Theft. **Missed Event** Reimburses the Insured Person's tickets/registration fee/entrance fees

> under the Policy. Nursing Care

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 Transportation Expenses (sublimiti)

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

Skilled, semi-skilled, use of equipment or machinery exposed to some hazardous conditions

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

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

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

What to do when you have an accident?

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

2

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

• 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 **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 1 300 225542 to get help. 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.

30% premium discount for each child Pay less when cover more! 103 **51.50** 103 51.50 50% premium discount for each child *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 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

Child 2

103 **72.10**

Occupation classification *Category A Occupations where duties are confined to office work or limited travelling and less than 50% engagement in manual labour. 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.

and more than 50% engagement in manual labour.

Category B

machinists.

Notes:

Note: This list is non-exhaustive. Please refer to the Policy for the full list of exclusions. This brochure is valid from 1 March 2025. 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

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:

Malaysia and within the Asia Pacific countries if such hospitalization is required due to an accident. Asia Pacific countries: Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Myanmar, Nepal, New Zealand, Pakistan, Papua New Guinea, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam. Alternative Medicine Reimburses the costs for alternative medicine treatment incurred as a result of an accident. **Blood Transfusion** Pays 20% of the Principal Sum Insured if the Insured Person contracts Human Immunodeficiency Virus (HIV) as a result of a blood transfusion whilst

regardless of any claims made under Medical Expenses, Blood Transfusion, Dental Correction and/or Corrective Cosmetic Surgery, Weekly Benefits, Hospital Income, Kidnap, Ambulance Fee and Personal Liability. Renewal Bonus will begin anew if any claims are made under Permanent Disablement, Double Indemnity and Double Indemnity in the event of Motor

for Insured Persons aged forty-one (41) years and above.

Personal Liability 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. **Mobility Expenses** 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.

> 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

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

(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

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

Pays a lump sum of RM600 subject to a police report being lodged. Police report to be made within twenty four (24) hours of the Snatch Theft or Attempted Snatch Theft occurrence.

Vehicle Accident, whether as a pedestrian, passenger, pillion or driver/rider, this benefit together with Renewal Bonus, if any, shall be doubled. Additional Premium (RM) Plan 4 Plan 5 Plan 6 Plan 7 Occupation Plan 1 Plan 2 Plan 3 Category A 72 108 180 270 18 36 54

54

500 4.000 1,000 2,000 3,000 incurred following hospital discharge due to an accident. Lifestyle Modification Expenses Reimburses the cost of modification to 5,000 10,000 20,000 25,000 30,000 the Insured Person's home and/or motor vehicle if 50% or more of the permanent disablement benefit is payable.

You and your spouse are insured under the same Allianz Shield Plus policy. Each of your *children will enjoy 50% discount in premium if you insure them under the same policy.

Coverage for police, law enforcement personnel, fireman, racing drivers, persons engaged in demolition of buildings and oil rig workers are available under speciality occupation. Note: Please refer to Allianz Shield Plus Speciality Occupation brochure for more information. **Exclusions**

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.

Hunting and Flood, Poisonous food Water sports Intoxication mountaineering by drugs or windstorm and or drink (without the use of earthquake alcohol (within ropes or guides) the legal limit) Underwater Polo playing Amateur sports activities/scuba and bungee (except martial drowning or and animal bites diving (up to 50 arts and boxing) jumping near drowning metres) Optional benefits 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 may temporarily disrupt your current lifestyle. **Weekly Benefit**

Pay up to fifty-two (52) weeks if you are totally unable to attend work as

Plan

5

150

502

602

Plan 2

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

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;

108

Limit per week (RM)

Plan

6

250

Annual Premium with Weekly Benefit (RM)

859

1,031

Plan

7

375

1,153

1,383

Limit per week (RM)

Plan 3

50

Annual Premium with Weekly Benefit (RM)

Plan

8

500

1,510

1,812

Plan 4

75

Plan

9

750

2,054

2,465

Plan

10

1,000

2,992

3,590

Plan 5

75

Plan 8

360

N/A

Plan

8

Sum Insured (RM)

3,000

800

3,000

1,500

400

Plan C Plan D

4,000

1,000

4,000

2,000

450

5,000

1,500

5,000

2,500

500

Plan B

2,000

500

2,000

1,000

350

Plan A

1,000

300

1,000

500

300

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

2,000

350

70

3,000

400

94

4,000

450

118

5,000

500

141

80

Plan

Plan

10

certified by a Medical Practitioner.

Plan Plan

4

125

376

451

3

100

292

350

Plan 1

50

Plan Plan

1

50

145

174

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

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

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

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

Reimburses the cost of nursing care

Rehabilitation Expenses

Housekeeping Services

Study Interruption Benefit

Additional Premium (RM)

1.

2.

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.

provided at the time of application of insurance and/or renewal.

RM5,000 for Plans A to E respectively.

Family plan advantage

Annual Premium without Weekly Benefits

Parent 1

103

103

higher education institution and is not gainfully employed.

may not be covered by standard medical policies.

Important notes

from unforeseen vulnerability.

Scenario A: 30% discount

Category A & B

Scenario B: 50% discount

Plan 1 (RM)

Plan 1 (RM)

"This benefit is limited to two (2) claims during the period of insurance.

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

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

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.

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

1.20

Plan

11. Legal referral;

36

Medically supervised repatriation;

2

75

219

263

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

purchased goods.

Additional Premium (RM) 48 16 32 64

ⁱThe details of one (1) named sponsor aged between eighteen (18) and seventy (70) years must be

"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**

Annual Premium without Weekly Benefits Category A & B Parent 1 Parent 2 Child 1

103

Category B **Only available to individual policyholders. **Excluded occupations** Army/military, war correspondents, explosive handlers and underground tunneling

• For claim on injury and/or disablement, provide your medical report and medical leave certificates (if any).