

Classification of Occupations

Class 1:	Occupation involving non-manual, administrative or clerical work – solely in office or similar non-hazardous places or full-time student.
Class 2:	Occupation involving work of supervisory nature or travelling outside office for business purposes but not engaging in manual labour.
Class 3:	Occupation involving occasional or regular manual work not particularly hazardous in nature. However, it involves using tools or machinery (not woodworking machinery).

Excluded Occupation

Pilots or crews, police, army/military, professional sports teams, oil rig workers, underground mining and tunneling, explosive handlers, war correspondents.

Eligibility

Occupation Class:	Occupation Classes 1, 2 and 3
Age:	16 – 70 years (Corporate Body) 30 days – 70 years (Non-Corporate Body)
Coverage Period:	Annual and Short Period (maximum 31 days)

This flyer is not a Contract of Insurance. The description of the available cover is only a summary for quick and easy reference. The precise terms, benefits, conditions and exclusions that apply are stated in the Policy.

Please get in touch with an authorised Allianz agent for more details.

Protecting what matters most



Accidents can strike when we least expect them, and their consequences can be both physically and financially devastating. That's why it's crucial for your organisation to have a reliable safety net in place.

Introducing **Group Personal Accident Allianz4All** - a flexible plan created based on Universal Values that provides your organisation with a range of customisable protection options to suit their needs.

Why Group Personal Accident Allianz4All?



Comprehensive and customisable coverage available to suit your budget



Flexibility to determine the desired sum insured of each benefit for each insured

What does Allianz4All Untuk Semua mean?

Allianz4All Untuk Semua is a new product series that provides financial protections for all Malaysians based on Universal Values.



Enhanced Transparency

We will allocate 40% of your premiums to a Claims Allocation Fund (CAF), which is a pooling of monies to meet claim commitments.



Greater Social Inclusion

We aim to strengthen our social inclusion commitment by providing financial protection assurance that caters to everyone, regardless of their backgrounds.



Charitable Participation

You will also be part of giving back to society by selecting worthy causes to be the beneficiary of the surplus from the CAF.

Make an impact and take a step forward with **Allianz4All Untuk Semua**, and together let's play a part in enriching the communities around us while staying protected.

Benefits at a Glance

Benefits	Description	Minimum Sum Insured (RM)	Maximum Sum Insured (RM)
Financial Security			
Accidental Death	Pays the Sum Insured in the event of Accidental Death.	5,000	1,000,000
Permanent Disablement	Pays the Sum Insured in the event of Permanent Disablement due to an Accident.	5,000	1,000,000
Funeral Expenses	Pays a lump sum amount in the event of Accidental Death.	500	5,000
Medical & Recovery Benefits			
Medical Expenses	Indemnifies the medical expenses incurred for injuries resulting from an Accident.	100	8,000
Ambulance Fee	Reimburse the charges incurred for ambulance services rendered in Malaysia due to an Accident.	300	1,000
Nursing Care	Reimburses the cost of nursing care incurred following hospital discharge due to an Accident.	100	5,000
Rehabilitation Expenses	Reimburses the cost of consultation and medical treatment incurred following hospital discharge if the Insured Person requires rehabilitation due to an Accident.	500	5,000
Dental Correction and/or Corrective Cosmetic Surgery	Reimburses expenses incurred for Dental Correction and/or Corrective Cosmetic Surgery on the neck, head or chest (navel up) following injuries due to an Accident.	500	5,000
Alternative Medicine	Reimburses the costs for Alternative Medicine incurred as a result of an Accident.	350	800
Mobility Expenses	Reimburses the costs of purchasing medical equipment, which is necessary to assist the mobility of the Insured Person who suffered Permanent Disablement due to an Accident.	500	2,000
Loss of Income Support			
Hospital Income	Pays a daily benefit for the period of hospitalisation, up to a maximum of one hundred and eighty (180) days due to an Accident.	30	300
Weekly Benefit	Pays up to fifty-two (52) weeks if Insured Person is unable to attend work due to injury as certified by a Medical Practitioner.	50	300
Lifestyle & Living Benefits			
Snatch Theft or Attempted Snatch Theft	Pays a lump sum amount in the event of Snatch Theft or Attempted Snatch Theft subject to a police report being lodged within twenty-four (24) hours of the incident.	150	1,000
Online Purchase Protection	Compensates for loss of any goods purchased from fake websites/applications or non-delivery of purchased goods.	300	1,500
Smart Device Protection	Compensate the loss or damage to the Insured Person's Smart Device due to a break-in or Snatch Theft or Attempted Snatch Theft.	1,000	5,000
Credit Card and Loan Indemnity	Reimburses the amount required to pay for credit card, hire-purchase, mortgage or personal loan if Insured Person is hospitalised for more than ten (10) consecutive days due to an Accident.	1,000	10,000

Notes:

- You may select any combination of benefits for your plan, provided that your plan must contain either the Accidental Death or Permanent Disablement benefits or both.
- Please refer to the policy wording for the full terms and conditions.