

## Product Disclosure Sheet

(Read this Product Disclosure Sheet before You decide to take up Allianz i-HospitalCash. Be sure to also read the general terms and conditions)

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

### 1. What is this product about?

Allianz i-HospitalCash is a pure protection plan which pays daily income upon hospitalization, overseas hospitalization, accidental medical reimbursement, overseas accidental medical reimbursement and death benefits. This plan has no element of savings or investment. The coverage term for this plan is 5 years.

### 2. What are the covers/benefits provided?

This product covers:

**Table of Benefits**

Benefits	Plan 100	Plan 200	Plan 250
<b>Daily Hospital Cash Benefit<sup>1</sup></b>	RM100 per day	RM200 per day	RM250 per day
<b>Overseas Daily Hospital Cash Benefit<sup>1</sup></b>	RM200 per day	RM400 per day	RM500 per day
<b>Accidental Medical Reimbursement Benefit<sup>2</sup></b>	RM1,000 per policy year	RM2,000 per policy year	RM2,500 per policy year
<b>Overseas Accidental Medical Reimbursement Benefit<sup>2</sup></b>	RM2,000 per policy year	RM4,000 per policy year	RM5,000 per policy year
<b>Death Benefit</b>	RM1,000	RM1,000	RM1,000
<b>No Claims Bonus at Maturity</b>	20% of total premium paid	20% of total premium paid	20% of total premium paid

Notes:

<sup>1</sup>Benefits payable are subjected to combined limit of seven hundred and fifty (750) days of confinement to hospital throughout the coverage term. No Daily Hospital Cash Benefit shall be paid for the same confinement period where Overseas Daily Hospital Cash Benefit is payable and vice versa.

<sup>2</sup>Benefits payable are subjected to Malaysia Reasonable and Customary Charges. No Accidental Medical Reimbursement Benefit shall be paid for the same reimbursement where Overseas Accidental Medical Reimbursement Benefit is payable and vice versa.

The coverage term for this plan is ten (10) years.

a) Daily Hospital Cash Benefit

We shall pay the amount of benefits of the plan selected by you for each day the Life Assured is confined as an in-patient in the Hospital up to seven hundred and fifty (750) days.

b) Overseas Daily Hospital Cash Benefit

We shall pay the amount of benefits of the plan selected by you for each day the Life Assured is confined as an in-patient in the Hospital outside of Malaysia up to seven hundred and fifty (750) days.

- c) Accidental Medical Reimbursement Benefit  
 If the Life Assured sustains Bodily Injury caused directly and independently of all other causes, by accidental means and such injuries alone shall, within thirty (30) days from the date of Accident, result in the Life Assured requiring medical treatment from a registered Physician or being confined in a registered Hospital or Malaysian Government Hospital or requiring the service of a licensed qualified nurse, We shall, upon receipt and approval of proof satisfactory to Us, pay the Accidental Medical Reimbursement up to the limit specified in the Table of Benefits (subject to actual expenses incurred).
  
- d) Overseas Accidental Medical Reimbursement Benefit  
 If the Life Assured sustains Bodily Injury caused directly and independently of all other causes, by accidental means and such injuries alone shall, within fifteen (15) days from the date of Accident, result in the Life Assured requiring medical treatment from a registered Physician or being confined in a registered Hospital outside Malaysia or requiring the service of a licensed qualified nurse, We shall, upon receipt and approval of proof satisfactory to Us, pay the Overseas Accidental Medical Reimbursement up to the limit specified in the Table of Benefits (subject to actual expenses incurred).
  
- e) No Claims Bonus at Maturity  
 A no claim bonus will be payable if no claim is made by the end of the policy's coverage term.

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

- (i) The premium that you have to pay shall depend on the Life Assured's entry age (nearest birthday) and the plan chosen.

**Annual Premium Table**

Entry Age	Plan 100 Annual Premium (RM)	Plan 200 Annual Premium (RM)	Plan 250 Annual Premium (RM)
18 – 24	339.62	452.83	520.75
25 – 29	350.94	475.47	543.40
30 – 34	362.26	498.11	566.04
35 – 39	384.91	532.08	622.64
40 – 44	407.55	588.68	679.25
45 – 50	464.15	679.25	792.45

- (ii) The premium payment term for this plan is 5 years.
  
- (iii) The payment of premium can be made monthly or annually.
  
- (iv) The premium for this plan is level (i.e. does not increase as the Life Assured grows older) and it is not guaranteed and subject to review in the future. We reserve the right to revise the premium by giving three (3) months written notice prior to the next policy anniversary.

Please add the applicable government tax if the Policy Owner is a business organization or where the Policy is absolutely assigned to a business organization. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia.

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

No fees and charges are payable.

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

(i) **Importance of disclosure** – You must disclose all material facts (such as medical conditions) and state the age of the Life Assured correctly.

(ii) This plan does not cover **Pre-Existing Conditions**.

Pre-existing conditions means any Disability (physical or mental) of the Life Assured where the Disability is one (1) for which:

- a. the Life Assured had received or is receiving treatment; and/or
- b. medical advice, diagnosis, care or treatment has been recommended; and/or
- c. clear and distinct symptoms are or were evident.

(iii) **Free-look period** – You may cancel your policy by returning it within fifteen (15) days or such longer period as may be specified by Bank Negara Malaysia, from the date of receipt of this policy by you. The Premiums that you have paid (less any expenses incurred for medical examination) will be refunded to you.

(iv) **Grace period** – You are allowed a grace period of thirty-one (31) days from the premium due date to pay your premium, during which period your policy shall remain in force.

(v) **Reinstatement** – If your policy has lapsed due to non-payment of premium, you may, upon obtaining our written consent, reinstate it at any time within three (3) years from the due date of the premium in default. You may refer to the Policy Contract for the terms and conditions of reinstatement.

(vi) **Waiting period** – The eligibility for benefits under this plan will only start thirty (30) days after the Issue Date or Reinstatement Date, whichever is later except for Specified Illnesses. For Specified Illnesses, the waiting period is one hundred and twenty (120) days following the Issue Date or Reinstatement Date of the Policy, whichever is later. There is no waiting period for hospitalization due to accident.

“Specified Illness” shall mean the following Disabilities and its related complications:

- a. Hypertension, diabetes mellitus and cardiovascular diseases; or
- b. All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system; or
- c. All ear, nose (including sinuses) and throat conditions; or
- d. Hernias, haemorrhoids, fistulae, hydrocele, varicocele; or
- e. Endometriosis including disease of the reproduction system; or
- f. Vertebro-spinal disorders (including disc) and knee conditions.

(vii) **Claims** – If you have purchased multiple medical and health insurance policies, for certain losses such as medical expenses, which are compensated on reimbursement basis, you will be compensated only once for the actual loss suffered.

(viii) You are only allowed to buy one policy per life.

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

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

- a) This plan shall not cover death due to suicide within twelve (12) months from the issue date or any reinstatement date of the policy, 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 plan shall not cover any Daily Hospital Cash Benefit or Overseas Daily Hospital Cash Benefit caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:-
- (i) Attempted self-destruction or intentional self-inflicted injury or any attempted threat while sane or insane;
  - (ii) War, declared or undeclared, strikes, civil war, revolution, or any warlike operations;
  - (iii) Service in the armed forces in time at declared or undeclared war or while under orders for warlike operations or restoration of public order;
  - (iv) Violation or attempted violation of the law or resistance to arrest;
  - (v) Treatment, test or procedure relating to pregnancy, miscarriage, childbirth, infertility, contraception, sterilisation, birth defects, congenital anomalies, hereditary conditions, circumcision or any abortion performed due to psychological or social reasons, and any consequences of any of these procedures;
  - (vi) Alcoholism or drug addiction;
  - (vii) Acquired Immune Deficiency Syndrome (AIDS), AIDS related Complex; Human Immunodeficiency Virus (HIV) or related diseases, and any sexually transmitted disease and its related conditions;
  - (viii) Pre-existing conditions, whether disclosed to Us or not;
  - (ix) Any illnesses occurring within the Waiting Period;
  - (x) Routine medical examinations or consultations;
  - (xi) Cosmetic or plastic surgery, dental care and treatment, organ and tissue donation, gender transformation and exploratory or experimental surgery or any other elective procedures other than as a result of an accidental injury, surgery or illness; or
  - (xii) Investigation into and treatment for sleep or snoring disorders, psychiatric, psychotic, mental or nervous disorders, including neuroses and their physiological or psychosomatic manifestations.
- c) This plan shall not cover any Accidental Medical Reimbursement Benefit or Overseas Accidental Medical Reimbursement Benefit caused directly or indirectly, wholly or partly, by any one (1) 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 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;
- (x) Ptomaines or bacterial infection (except pyogenic infection which occurred 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 (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, 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).

## 7. Can I cancel my Policy?

You may cancel your policy by giving written notice to us. Buying a life policy is a long term financial commitment. There is no cash surrender value upon cancellation of this 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 in your contact details (including that of your nominee and/or trustee) to ensure that all correspondences reach you or your nominee and/or trustee in a timely manner.

## 9. How do I make a claim?

The proof of the Life Assured's age is required prior to payment of any benefit under the policy issued pursuant to this application unless the age had been previously verified and confirmed by us to be correct. You may visit [www.allianz.com.my](http://www.allianz.com.my) for the detailed claims guide. You are advised to submit your claim (if any) to us as soon as possible.

## 10. Where can I get further information?

Should You require additional information, please visit [www.mycoverage.my/en/life\\_insurance\\_explained/](http://www.mycoverage.my/en/life_insurance_explained/).

If You have any enquiries, please contact Us at:

Allianz Life Insurance Malaysia Berhad (1983010008983)  
(licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)  
Allianz Customer Service Center  
Allianz Arena  
Ground Floor, Block 2A  
Plaza Sentral, Jalan Stesen Sentral 5  
Kuala Lumpur Sentral  
50470 Kuala Lumpur

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

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 any other similar types of cover that We offer.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND 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. 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 this Policy 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.