

Product Disclosure Sheet

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

Prepared for: _____ Printed Date as: _____

Financial Service Provider	: Allianz General Insurance Company (Malaysia) Berhad ("Allianz" / "Us" / "We" / "Our")
Product Name	: Allianz Shield Plus

1. What is the product about?

This Policy provides twenty-four (24) hour worldwide protection in the event of injuries caused solely and directly by an accident resulting in death or disablement to the insured person, or the insured person incurring medical and other expenses.

2. What are the covers/benefits provided?

This Policy covers:

(a) Personal Accident Benefits

- Accidental Death
- Permanent Disablement
- Medical Expenses
- Alternative Medicine
- Blood Transfusion
- Dental Correction and/or Corrective Cosmetic Surgery
- Hospital Income
- Permanent Impotency or Infertility
- Miscarriage due to Accident
- Compassionate Care
- Snatch Theft or Attempted Snatch Theft
- Double Indemnity (whilst travelling in a public transport or whilst travelling overseas)

(b) Optional Benefits

- Weekly Benefit
- Double Indemnity in the event of Motor Vehicle Accident
- 24 Hours International and Domestic Medical Assistance and Evacuation Program (IMA)
- Lifestyle and Living Benefits:
 - Smart Device Protection
 - Online Purchase Protection
 - Lifestyle Modification Expenses
 - Rehabilitation Expenses
- Study Interruption

Note: This list is non-exhaustive. Please refer to the policy wording for the full list of features and benefits under this Policy. You may also refer to the Allianz Shield Plus brochure for a summary of the benefits.

Duration of cover is for one (1) year.

3. How much premium do I have to pay?

The total premium that You have to pay may vary depending on the choice of plan, age and underwriting requirements. Premium is further subject to 8% Service Tax and RM10 Stamp Duty is also payable on the contract of insurance.

(a) Age 50 years and below

Occupation	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
	(RM)									
Annual Premium with Weekly Benefit										
Category A	145	219	292	376	502	859	1,153	1,510	2,054	2,992
Category B	200	305	420	578	840	Not Available				
Speciality Occupation	400	610	Not Available							
Annual Premium without Weekly Benefit										
Category A	103	177	229	303	418	670	943	1,248	1,816	2,674
Category B	168	273	389	525	788	Not Available				
Speciality Occupation	336	546	Not Available							

(b) Age 51 years to 80 years

Occupation	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
	(RM)									
Annual Premium with Weekly Benefit										
Category A	174	263	350	451	602	1,031	1,383	1,812	2,465	3,590
Category B	240	366	504	693	1,008	Not Available				
Speciality Occupation	600	915	Not Available							
Annual Premium without Weekly Benefit										
Category A	123	212	275	363	501	804	1,131	1,497	2,179	3,209
Category B	201	327	467	630	945	Not Available				
Speciality Occupation	503	818	Not Available							

Optional Benefit - Double Indemnity in the event of Motor Vehicle Accident

Occupation	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
	(RM)									
Annual Premium with Weekly Benefits										
Category A	18	36	54	72	108	180	270	360	Not Available	
Category B	18	36	54	72	108	Not Available				
Speciality Occupation	18	36	Not Available							

Optional Benefit - International and Domestic Medical Assistance and Evacuation

Occupation	(RM)
Category A, B and Speciality Occupation	15

Optional Benefit - Lifestyle and Living Benefits

Age	Plan A	Plan B	Plan C	Plan D	Plan E
	(RM)				
16 - 65 years old	47	70	94	118	141

Optional Benefit - Study Interruption

Age	Plan A	Plan B	Plan C	Plan D	Plan E
	(RM)				
16 - 65 years old	16	32	48	64	80

Savings on Annual Premium - Family Discount

Your dependant child/children must be insured under the same Policy to be eligible for the following family discount.

Insured Person(s)	Premium Discount
Policyholder	Dependant child/children will enjoy 30% discount on premium
Policyholder and Spouse	Dependant child/children will enjoy 50% discount on premium

Note: 1. Child/Children refers to the policyholder'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 higher education institution and is not gainfully employed.

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

Type	Amount
Commissions paid to the insurance intermediary (if any)	25% of premium
Stamp Duty	RM10
Service Tax	8% of premium

Note: 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.

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) Occupation - There are occupations which are not covered by this Allianz Shield Plus Policy. Please refer to the list of excluded occupations in the brochure.

(c) Premium Payment

- (i) **Cash Before Cover: Where this Policy is issued to an Individual Policyholder** - The premium due must be paid and received by Us before cover commences. This Policy is automatically null and void if this condition is not complied with.
- (ii) **Premium Warranty: Where this Policy is issued to a Corporate Body** - The premium due must be paid and received by Us within sixty (60) days from the inception date of this Policy. The coverage of insured person whose premium has not been paid or received shall be automatically cancelled if this condition is not complied with and We shall be entitled to the prorated premium for the period We provided cover for such insured person.

(d) Eligibility

- (i) This Policy covers individuals who are:
 - Malaysians;
 - Malaysian permanent residents;
 - Work permit holders;
 - Student pass holders; or
 - Individuals otherwise legally employed in Malaysia or legally residing in Malaysia; aged from thirty (30) days up to the age of sixty-five (65) years, and their respective dependants who are legally residing in Malaysia are eligible to be covered under this Policy.
- (ii) The insured person's coverage is renewable up to the age of eighty (80) years. Where the insured person opt for Optional Benefit 3 (Lifestyle and Living Benefits) and Optional Benefit 4 (Study Interruption), these benefits are renewable up to the age of sixty-five (65) years only for the insured person and up to twenty-four (24) years only for the insured person's dependant child.

- (iii) Where this Policy is purchased by a corporate body:
 - The insurance coverage shall only be extended to Your employees; and
 - The minimum age of the employee to be covered shall be sixteen (16) years old.
- (iv) "Dependant" means one (1) legal spouse of the insured person up to the age of sixty-five (65) and the insured person's unmarried child/children over thirty (30) days but under eighteen (18) years or under twenty-four (24) years if the child is still a full-time student at a higher education institution and who is not gainfully employed.

(e) You may opt for Automatic Renewal (for individual Policy only) - In the event Your Policy is issued as an individual Policy, You may opt for automatic renewal. Where You do, subject to the terms and conditions of this Policy and payment of premium due, the Policy shall be renewed on each Policy anniversary upon expiry unless the Policy is terminated pursuant to Condition 12 (Termination of Insurance) in the policy wording.

6. What are the major exclusions under this Policy?

This Policy does not cover death or injury or permanent disablement or other covered losses directly or indirectly caused by or in connection with the following unless otherwise expressly stated:

- (a) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, mutiny or popular uprising, strike, riot or civil commotion;
- (b) Insanity, suicide or any attempt thereat, 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) Any form of disease, infection or parasites and Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV). However, the named diseases specifically mentioned under the Medical Expenses benefit and Blood Transfusion benefit may be covered under specific circumstances as detailed therein;
- (e) Childbirth, miscarriage or any complications to a pregnancy, unless caused solely and directly by an accident;
- (f) Provoked murder or assault;
- (g) While travelling in an aircraft licensed for passenger service as a member of the crew, unless this Policy is issued to a policyholder on an individual basis, and not as a group policy;
- (h) While committing or attempting to commit any unlawful act;
- (i) While participating in any professional sports, unless this Policy is issued to a policyholder on an individual basis, and not as a group policy;
- (j) 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;
- (k) Racing (other than on foot), pace-making, speed or reliability trials;
- (l) Ionisation, radiation or contamination by radioactivity, nuclear weapons material; and
- (m) 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) Termination by the Policyholder or Insured Person

- (i) Where the Policy is issued to an individual Policyholder
If You are an individual policyholder, and You give notice to Us to terminate this Policy or Your coverage, such termination shall become effective on the date when the notice is received by Us from You or on the date specified in such notice, whichever is the later.

In the event premium has been paid for any period beyond the date of termination of this Policy, the short period rates shall apply provided that no claim has been made during the period of insurance then subsisting and the relevant premium shall be refunded accordingly to You.

- (ii) Where the Policy is issued to a corporate body to cover its employees
If You are a corporate body purchasing this Policy to provide insurance coverage for Your employees, and You give notice to Us to terminate this Policy or an insured person's coverage under this Policy, such termination shall become effective on the date the notice is received by Us from You or on the date specified in such notice, whichever is the later.

Where this Policy is terminated, all subsisting individual coverage of insured persons shall also cease to be in-force as of the date of termination of this Policy. In the event premium has been paid for any period beyond the date of termination of this Policy or the individual coverage of an insured person, as the case may be, the short period rates shall apply provided that no claim has been made during the period of insurance then subsisting and the relevant premium shall be refunded accordingly to You.

- (iii) Where the Policy is issued to cover multiple insured persons (not employees)

Where this Policy is issued to You as a group policy to cover multiple insured persons (who are not employees of the policyholder), if You gives notice to Us to terminate this Policy, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is the later. Notwithstanding the termination of this Policy, the individual coverage of the insured person subsisting at the date of termination of this Policy shall continue to be in force until the expiry of the period of insurance as stated in the Certificate of Insurance and the premium paid for such coverage shall not be refunded.

If an insured person covered under a group policy gives notice to Us to terminate his/her individual coverage under this Policy, such termination shall become effective on the date the notice is received by Us from the insured person or on the date specified in such notice, whichever is the later. In the event premium has been paid for any period beyond the date of termination of the individual coverage of an insured person, the short period rates shall apply provided that no claim has been made during the period of insurance then subsisting and the relevant premium shall be refunded accordingly to the insured person.

Short Period Rates:

Period of Insurance (Not Exceeding)	Percentage (%) of Annual Premium to be Charged
Two (2) months (minimum)	40%
Three (3) months	50%
Four (4) months	60%
Five (5) months	70%
Six (6) months	75%
Over six (6) months	100%

(b) Termination by Allianz

In the event We terminate this Policy or Your coverage under this Policy, as the case may be, pursuant to Condition 3 (Misstatement or Omission of Material Fact) of the Policy or by order of regulatory or governmental authorities, We shall give Our 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.

In the event premium has been paid for any period beyond the date of termination of this Policy or the individual coverage of an insured person under this Policy, as the case may be, the pro-rata premium shall be refunded to You as the policyholder or to the relevant insured person (where the Policy is issued to cover multiple insured persons who are not employees of the policyholder) provided that no claim has been made during the period of insurance then subsisting and such refund is not prohibited by any law.

(c) Automatic Termination

This Policy shall lapse/terminate upon occurrence of any of the following:

- (i) At mid-night (standard Malaysian time) on the last day of the period of insurance even if You, the insured person attain the age of eighty (80) years, or nineteen (19) years or twenty-five (25) years when the insured person is a dependant, anytime during the period of insurance; or
- (ii) Upon death of the Policyholder who is an individual; or
- (iii) If any premium on this Policy remains unpaid on or before each automatic renewal (where applicable) of this Policy; or
- (iv) If any premium on this Policy remains unpaid after sixty (60) days from the inception date of the period of insurance, pursuant to Condition 9 (b) (Premium Payment) of the Policy.

In the event an insured person who is not the Policyholder on record suffers death anytime during the period of insurance, the coverage of such insured person shall cease upon his or her death. Notwithstanding this, the Policy shall continue to subsist and the coverage of the remaining insured persons, if any, shall continue to be in effect.

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 timely manner. You may inform Our authorised agent, branch office or Our customer service.

9. How do I make a claim?

You may visit allianz.com.my for the 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 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

11. Other types of Personal Accident cover available:

(a) Allianz Lifestyle Protect

Important Note:

You are advised to note the scale of compensation for death and disablement in your insurance policy. Where the policy is issued as an individual 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 01/03/2024.