



Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)
A PIDM member

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Allianz Shield Plus?

Allianz Shield Plus provides twenty-four (24) hours worldwide protection in the event of injuries caused by an accident resulting in death or disablement to the insured person, or where the insured person incurs medical and other covered expenses.

2 Know Your Coverage

As an illustration, for RM670.00 annually, you will receive the following **coverage** under Plan 6, if you are aged 50 years and below, and under Occupation Category A:

This policy covers :	This policy excludes :
<ul style="list-style-type: none"> • Death or Permanent Disablement (up to) : RM600,000 • Medical Expenses (up to) : RM8,500 • Hospital Income (per day/max. 180 days) : RM185 • Ambulance Fee (up to) : RM500 • Funeral Expenses (lump sum) : RM5,000 • Mobility Expenses (up to) : RM2,000 • Repatriation Expenses (up to) : RM20,000 	<ul style="list-style-type: none"> • War, strike, riot or civil commotion; • Suicide or attempted suicide; • Intoxication beyond the legal limit; • Being under the influence of illegal drugs; • Disease, infection or parasites; • Childbirth, miscarriage, or pregnancy complications unless caused by an accident.
<p>By paying an additional premium, you can expand the coverage to include the following Optional Benefits:</p> <ol style="list-style-type: none"> 1. Weekly Benefit. 2. Double Indemnity in the event of Motor Vehicle Accident. 3. 24 Hours International and Domestic Medical Assistance and Evacuation. 4. Lifestyle and Living Benefits. 	
<p>This is not a complete list. You should refer to the policy wording for the full details on what is covered and what is not.</p>	
<p>The duration of coverage is one (1) year. You need to renew your policy annually.</p>	

If you have any questions or require assistance on our personal accident insurance, you can:



Call us at
1 300 22 5542



Visit us at
allianz.com.my/asp-insurance



Email us at
customer.service@allianz.com.my



Scan the QR
code above

3 Know Your Obligations

For this personal accident insurance, you must pay a premium of:

Standard Cover	RM670.00 annually
Additional Cover:	
<ul style="list-style-type: none"> • Double Indemnity in the event of Motor Vehicle Accident • 24 Hours International and Domestic Medical Assistance and Evacuation 	RM180.00 annually RM1.20 annually
Total premium you must pay is RM851.20 .	
Where this is inclusive of:	
MCO Fees	RM1.10
Commission	25% of premium or RM212.23

You also have to pay the following fees and charges:

Stamp Duty	RM10.00
Service Tax	8% of premium or RM67.91
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.	

4 Other Key Terms

- You must provide complete and accurate information in the application form.
- This policy covers Malaysians or Malaysian permanent residents, work permit holders, student pass holders or those legally residing in Malaysia, and their spouse and children legally residing in Malaysia.
- Applicable age limits: From thirty (30) days up to (a) seventeen (17) years for a child or twenty-three (23) years if the child is a full-time student at a higher education institution and is not employed, or (b) sixty-five (65) years for adults.
- Coverage is renewable up to the age of eighty (80) years.
- Occupation Category A: Occupations where duties are confined to office work or limited travelling and less than 50% engagement in manual labour.
- 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.
- There are occupations which are not covered by this Policy. Refer to the list of excluded occupations in the brochure.
- Cash Before Cover: Where this Policy is issued to an individual Policyholder – The premium due must be paid and received by Allianz before cover commences. This Policy is automatically null and void if this condition is not complied with.
- Premium Warranty: Where this Policy is issued to a corporate body – The premium due must be paid and received by Allianz within sixty (60) days from the inception date of the Policy or the endorsement issued by Allianz setting out the commencement of coverage for the Insured Persons.
- All claims must be given in writing to Allianz within thirty (30) days from the date of accident/loss.

Note: This list is non-exhaustive. You should refer to the policy wording for the full details of the terms and conditions.



Can I cancel my policy?

Yes. You may cancel your policy at any time by giving a written notice to us.

- You may terminate this policy by giving a termination notice to Us and such termination shall become effective on the date we receive the notice or on the date specified in such notice, whichever is later.
- When you terminate this policy, the following short period rates shall apply provided that no claim has been made during the period of insurance then subsisting.

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

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 General Insurance Company (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).