



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 ATM Shield?

ATM Shield provides compensation for the loss of or damage to personal effects and loss of cash due to a snatch theft or attempted snatch theft, as well as hospitalization income, medical expenses and death or permanent disablement benefits resulting from a snatch theft incident.

2 Know Your Coverage

As an illustration, for RM90.00 annually, you will receive the following coverage under Plan B:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> • Death and Permanent Disablement (up to) : RM10,000 • Hospitalization Income (up to 30 days) : RM50 per day • Loss of Cash Withdrawn from ATM (up to) : RM1,500 maximum 3 incidents per policy year • Loss of or Damage to Personal Effects (up to) : RM1,000 per incident • Medical Expenses (up to) : RM1,000 	<ul style="list-style-type: none"> • Losses due to the order of any government, public authority, or customs' officials; • Intentional losses; • Terrorism; • War, invasion, civil war; • Any unlawful or illegal act.
<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/atmshield-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	RM90.00 annually
----------------	-------------------------

Total premium you must pay is **RM90.00**.

Where this is inclusive of:

Commission	25% of premium or RM22.50
------------	----------------------------------

You also have to pay the following fees and charges:

Stamp Duty	RM10.00
Service Tax	8% of premium or RM7.20

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, Malaysian permanent residents, work permit holders or those legally employed or residing in Malaysia, who are registered ATM cardholders with the ATM card or debit card issued by a Malaysian bank.
- Applicable age limits: From eighteen (18) years up to seventy (70) years.
- Cash Before Cover – 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.
- For the Loss of Cash Withdrawn from ATM benefit, the snatch theft or attempted snatch theft must have occurred within twenty-four (24) hours of an ATM withdrawal from Your bank account.
- All claims must be given in writing to Allianz within thirty (30) days from the date of 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).