



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 PerlindunganKu Allianz4All?

PerlindunganKu Allianz4All provides compensation in the event of death or permanent disablement resulting from an accident. Daily hospital income and medical expenses are also payable in the event hospitalisation and treatment in a government hospital in Malaysia is required as a result of an accident or illness. The policy also provides emergency relief in the event the insured person is required to evacuate due to flooding at his/her home.

2 Know Your Coverage

As an illustration, for RM75.00 annually, you will receive the following **coverage** under Plan 2:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> Death or Permanent Disablement (up to) : RM50,000 Hospital Income - Government : RM100 per day Hospital only (maximum thirty (30) days per year) Medical Expenses – Government : RM750 Hospital only (up to) Emergency Relief (in the event of evacuation due to flood) (lump sum) : RM750 	<ul style="list-style-type: none"> War, invasion, criminal or terrorist activities; Suicide or attempted suicide; Intoxication beyond the legal limit; Being under the influence of illegal drugs; Notifiable disease requiring quarantine by law; Childbirth, miscarriage, or pregnancy complications unless caused by an accident; Any unlawful act; Losses suffered/incurred while participating in any professional sports; Riding/driving without a valid driving license.
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.	
The duration of coverage is one (1) year. You need to renew your policy annually.	

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/perlunganku-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 **RM75.00 annually**

Total premium you must pay is **RM75.00**.

Where this is inclusive of:

Commission **10% of premium or RM7.50**

You also have to pay the following fees and charges:

Stamp Duty **RM10.00**

Service Tax **8% of premium or RM6.00**

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.

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Other Key Terms

- You must provide complete and accurate information in the application form.
- This policy covers Malaysians residing in Malaysia.
- Applicable age limits: From eighteen (18) years up to fifty-nine (59) 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.
- Medical Expenses Benefit - We will only indemnify you if the medical expenses incurred in a single bill or receipt is more than Ringgit Malaysia Ten (RM10).
- Emergency Relief Benefit – In order to make a claim under this benefit, you must be evacuated from your home for at least forty-eight (48) hours due to flood. Additionally, there is a waiting period of seven (7) days from the policy issuance date during which you will not be able to make any claims under this benefit.
- All claims must be given in writing to Allianz within thirty (30) days from the date of accident.

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?

If You give notice to Allianz to terminate this policy or your individual coverage under this policy (if you are covered under a group policy), such termination shall become effective on the date after the expiry of the period of insurance regardless of the date of the notice is received or any date specified in such notice. The premium paid will not be refunded and your coverage will expire on the last date of the period of insurance.