

Additional Information Sheet – A-Z Protect

This document serves to provide additional product information, complementing the Product Disclosure Sheet.

Your Coverage/Benefits

This plan provides **insurance coverage upon the Life Assured's death, Accidental death, Total and Permanent Disability (TPD), Accidental TPD and death due to Dengue Fever or COVID-19 Infection** of the Life Assured. In addition, this product also offers **Hospital Cash Benefit** in the event of Hospitalisation due to Accident, Dengue Fever or COVID-19 Infection.

1. What are the covered Benefits that You might be interested to know further?

Part	Benefits	Benefit Amount (RM) ⁵		
		Plan 1 (Entry age: 18- 40)	Plan 2 (Entry age: 41- 50)	Plan 3 (Entry age: 51- 60)
A	Death / TPD Benefit ¹	8,000	5,000	3,000
B	Additional Benefit for: <ul style="list-style-type: none"> • Accidental Death; or • Accidental TPD; or • Death due to Dengue Fever²; or • Death due to COVID-19 Infection^{2,3} 	25,000	15,000	10,000
C	Hospital Cash Benefit for Hospitalisation due to: <ul style="list-style-type: none"> • Accident⁴; or • Dengue Fever^{2,4}; or • COVID-19 Infection^{2,3,4} 	70/day	60/day	50/day

Notes:

¹ If the death or TPD (other than those listed in part B in the table above) occurs during the first 6 months from the Issue Date, the benefit amount payable shall be limited to the Premium paid. If death due to Dengue Fever or COVID-19 Infection occurs during the Waiting Period, the benefit amount payable shall be limited to the Premium paid and no further benefit under part B will be payable.

² Waiting Period is applicable.

³ We reserve the right to remove or replace this benefit by giving You at least 3 months' prior written notice and any changes will take effect on the next Policy Anniversary.

⁴ Subject to a limit of 10 days in total per Policy Year for Hospital Cash Benefit for Hospitalisation due to Accident, Dengue Fever and COVID-19 Infection.

⁵ Each plan is strictly reserved for its age bracket at entry stage. E.g. If Your age is 49, You may only apply for Plan 2.

The total benefits payable against death, Accidental death, TPD, Accidental TPD and death due to Dengue Fever or COVID-19 Infection stated above under all certificates of insurance of POS LifeCare and/or policies of A-Z Protect issued by Us on 1 life shall not exceed RM100,000.00. In the event the aforesaid benefits of this Policy are not payable due to the total aggregate benefits payable in all certificates of insurance of POS LifeCare and/or policies of A-Z Protect exceeding RM100,000.00 per life, the Premium that You have paid for this Policy will be refunded to You. Subsequently, this Policy shall terminate.

2. What are the major exclusions and limitations under this plan?

- The Policy shall not cover death due to suicide within 12 months from the Issue Date or Reinstatement Date, whichever is later. If death is due to suicide within 12 months, this Policy shall become void and We shall refund the Premium paid without interest under the Policy.
- The Policy shall not pay any benefits for death due to Accident and Hospital Cash Benefit for Hospitalisation due to Accident caused directly or indirectly, wholly or partly, by any of the following occurrences:-
 - 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 being 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) Food poisoning or bacterial infection (except for pus producing bacterial infection arising 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 items (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, any 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).
- c) The Policy shall not pay any benefits for any TPD whether or not caused by Accident, directly or indirectly, wholly or partly, by any of the following occurrences:
- (i) Attempted suicide, self-inflicted Bodily Injuries or disorderly conduct on the part of the Life Assured;
 - (ii) The Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
 - (iii) Accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material;
 - (iv) War, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
 - (v) The Life Assured participating or being involved directly or indirectly, in any riot, strike, civil commotion or terrorist activity;
 - (vi) Bodily Injury sustained while the Life Assured is under the influence of alcohol, narcotics or drugs unless taken as prescribed by a Doctor;
 - (vii) An opportunistic infection or a malignant neoplasm if at the time of Disability, there is presence of Acquired Immunodeficiency Syndrome in Life Assured. An opportunistic infection includes but is not limited to Pneumocystis carini pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of the Disability in the presence of Acquired Immunodeficiency Syndrome;
 - (viii) Pre-Existing Conditions, whether disclosed to Us or not;
 - (ix) Any congenital defect which has manifested itself or was diagnosed before the Life Assured attained the age of seventeen (17);
 - (x) Pandemic disease or communicable disease requiring isolation or quarantine by law;
 - (xi) The Life Assured engaging or taking part in:
 - a. making an arrest as an officer of 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 not limited to racing on wheels or on horse, any 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 and forms of professional sports;
- 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 member of a crew carrying out his/her duty according to his/her employment with that particular commercial airline).

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

Key Terms and Conditions

- 1. Waiting Period** – We will not pay the Additional Benefit for death due to Dengue Fever or COVID-19 Infection and the Hospital Cash Benefit for Hospitalisation due to Dengue Fever or COVID-19 Infection which occur within 14 days from the Issue Date or Reinstatement Date or effective change of plan date, as the case may be ("Waiting Period"). However, if death due to Dengue Fever or COVID-19 Infection occurs during the Waiting Period, the Death Benefit will still be payable but subject to the Premium paid only. If the plan is upgraded, the Waiting Period and limitation on the benefits payable during the 6 months' period as mentioned in item 1 (part A in the table above) shall re-apply from the effective change of plan date, whereas the same will not apply if the plan is downgraded. If an event giving rise to a claim happens during the Waiting Period following an upgrade of plan, the benefits payable under this Policy shall not exceed the benefits limits prior to the effective change of plan date.
- 2. Renewal** – You will be notified by email, SMS or letter of Your next Policy renewal prior to the next Policy Anniversary. If You agree to renew Your Policy, You shall pay the renewal Premium at any of Our branches or via Our customer portal. The Waiting Period and limitation on the benefits payable during the 6 months' period as mentioned in item 1(A) under "Your Coverage/Benefits" section above are not applicable to Policy renewal.
- 3.** You may change the frequency of Your Premium payment by giving Us written notice, subject to Our approval and terms and conditions of this Policy. You may pay Your Premium by credit/debit card, cash or any other payment methods made available by Us.

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