PRODUCT DISCLOSURE SHEET

Date: dd/mm/yyyy

Dear Customer,
This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating life insurance. Please refer to the Policy Contract for the full terms and conditions

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

1 What is A-Z Protect?

A-Z Protect **(this is an insurance product)** is a yearly renewable non-participating individual life plan which 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. In addition, this product also offers Hospital Cash Benefit in the event of Hospitalisation due to Accident, Dengue Fever or COVID-19 Infection.

2 Know Your Coverage/Benefits

As an illustration, You will receive the following insurance **coverage/benefits for a coverage period of up to age 71:**

Benefits	**Plan 1 (Entry age: 18- 40) (RM)**	**Plan 2 (Entry age: 41- 50) (RM)**	**Plan 3 (Entry age: 51- 60) (RM)**
Death / TPD Benefit	8,000	5,000	3,000
Additional Benefit for: • Accidental Death; or • Accidental TPD; or • Death due to Dengue Fever; or • Death due to COVID-19 Infection	25,000	15,000	10,000
Hospital Cash Benefit for Hospitalisation due to: • Accident; or • Dengue Fever; or • COVID-19 Infection	70/day	60/day	50/day

Your life insurance **excludes**:
- death due to suicide within 12 months from the Issue Date or Reinstatement Date of the Policy, whichever is later, in which case We shall refund the Premiums paid under the Policy without interest.
- paying any benefits for death due to Accident and Hospital Cash Benefit for Hospitalisation due to Accident caused directly or indirectly, wholly or partly, by attempted suicide, self-inflicted Bodily Injuries or disorderly conduct on the part of the Life Assured;
- paying any benefits for any TPD whether or not caused by Accident, directly or indirectly, wholly or partly, by Pre-Existing Conditions, whether disclosed to Us or not.

Note: This list is **non-exhaustive**. You must refer to **Policy Contract** and **Additional Information Sheet** for the full list of exclusions.

If You have any questions or require assistance on Your life insurance, You can:

Call Us at
1 300 22 5542

Email Us at:
customer.service@allianz.com.my

Scan the QR code above or visit Our website at:
https://www.allianz.com.my/azprotect

3 Know Your Obligations

For Your life insurance, You must pay a Premium of:

Premium	**Attained Age (Nearest Birthday)**	**Annual Premium (RM)**		
		Plan 1	**Plan 2**	**Plan 3**
	18 – 40	80	-	-
	41 – 50	120*	80	-

	51 – 60	180*	120*	80
	61 – 70	360*	240*	160*

*The rates are for renewal only.

- Please add the applicable government tax if the Policy Owner is a business organisation or where the Policy is absolutely assigned to a business organisation. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia.

You also have to pay the following fees and charges (included as part of Your Policy):

	Attained Age (Nearest Birthday)	Commission (RM)		
		Plan 1	**Plan 2**	**Plan 3**
Commission (25% from Your Premium)	18 – 40	20	-	-
	41 – 50	30*	20	-
	51 – 60	45*	30*	20
	61 – 70	90*	60*	40*

*Commission chargeable based on renewal Premium.

Please refer to the **Policy Contract** for more details.

4 Other Key Terms

- You must disclose all material facts such as medical condition (if applicable) and state the Life Assured's age correctly. Otherwise, You may risk having Your claim rejected or the Policy terminated.
- You are allowed a Grace Period of 31 days from the due date to pay Your Premium, during which the Policy shall remain in force. After the end of Grace Period, if the Premium remains unpaid, the Policy will lapse and the insurance coverage shall end.
- The renewal Premiums are not guaranteed and will increase according to Your age at renewal. We reserve the right to revise the Premium by giving You at least 3 months' prior written notice

Note: This list is **non-exhaustive**. You should refer to the **Policy Contract** and **Additional Information Sheet** for the complete terms and conditions of this Policy.

? Can I cancel my Policy?

Yes, You may cancel Your Policy by giving a written notice to Us.

- **Free-look period:** You may cancel Your Policy within 15 days from the date of receipt of the Policy by You. We will refund the Premium that You have paid less any expenses incurred for medical examination.
- **After free-look period**: Provided that the Policy is still in force and effect, You may surrender Your Policy at any time during the lifetime of the Life Assured. This product is not a savings plan and therefore does not have any cash value upon surrender or termination of Policy.

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