



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 Drive Smart Shield?

Drive Smart Shield provides compensation in the event of injuries, disability or death to the occupants in the named vehicle as a result of a motor vehicle accident.

2 Know Your Coverage

As an illustration, for RM273.58 annually, you will receive the following coverage under Plan B for a 5-seating capacity vehicle:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> Death or Permanent Disablement (up to) : RM20,000 Medical Expenses (up to) : RM1,000 Funeral Expenses (lump sum) : RM1,000 Hospital Income (up to a max. 180 days) : RM50 per day Repatriation Expenses : RM1,000 	<ul style="list-style-type: none"> Suicide or attempted suicide; Where the named vehicle is used for racing or speed-testing; Where the named vehicle is used for illegal business pursuits; Childbirth, miscarriage, or pregnancy complications unless caused by an accident; Any unlawful or illegal act; Being under the influence of intoxicating liquor or drugs.
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/drivesmartshield-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	RM273.58 annually
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Total premium you must pay is **RM273.58**.

Where this is inclusive of:

Commission	10% of premium or RM27.36
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You also have to pay the following fees and charges:

Stamp Duty	RM10.00
Service Tax	8% of premium or RM21.89

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.
- Applicable age limits: From eighteen (18) years and above.
- The territorial limits for this policy is within Malaysia, Singapore, Brunei and Thailand only.
- 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.
- 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?**

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

- You may terminate this policy by giving us a termination notice and such termination shall become effective on the date we receive the notice or on the date specified in such notice, whichever is earlier.
- 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).