

Additional Information Sheet – Allianz Kasih4All

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

Your Coverage/Benefits

This plan provides **insurance coverage upon death of the Life Assured due to non-accidental or accidental causes** of the Life Assured prior to the Life Assured attaining age 71 nearest birthday.

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

- (i) This plan shall not cover suicide of the Life Assured, whether sane or insane, within 12 months from the Issue Date or Reinstatement Date of the Policy, whichever is later. If death is due to suicide within 12 months from the Issue Date or Reinstatement Date of the Policy, the Policy shall be terminated and We shall refund the Premium paid without interest.
- (ii) If the Life Assured dies as a result of the following occurrences, whether directly or indirectly, wholly or partly, We shall treat it as if the death happens due to non-accidental causes and pay the death due to non-accidental causes benefit:
 - a) Assault or murder of the Life Assured as a result of violation or attempted violation of the law by the Life Assured;
 - b) Resistance to lawful arrest by the Life Assured;
 - c) Attempted suicide, self-inflicted Bodily Injuries or disorderly conduct on the part of the Life Assured;
 - d) The Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
 - e) Accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material;
 - f) War, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
 - g) The Life Assured participating or being involved directly or indirectly, in any riot, strike, civil commotion or terrorist activity;
 - h) Bodily Injury sustained while the Life Assured is under the influence of alcohol, narcotics or drugs unless taken as prescribed by a doctor;
 - i) Any activities of a military nature whilst being engaged in military services;
 - j) Food poisoning or bacterial infection (except for pus producing bacterial infection arising from an accidental cut or wound);
 - k) The intentional or negligent inhalation or consumption of poison, gases or noxious fumes;
 - l) Medical or surgical treatment necessitated by an Accident arising from the acts and events excluded under items (a) to (k) stated above;
 - m) Medical or surgical treatment not necessitated by any Accident; or
 - n) The Life Assured engaging or taking part in:
 - (i) making an arrest as an officer of the law;
 - (ii) serving in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
 - (iii) 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
 - (iv) 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).

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. **Reinstatement** – You may, upon obtaining Our written consent, reinstate Your Policy any time within 90 days from the date of lapsation of the Policy pursuant to Grace Period stated above. You may refer to the Policy Contract for the terms and conditions of reinstatement.



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2. Premium rate is not guaranteed and We reserve the right to revise the Premium rate applicable at the time of Renewal. We will notify You of the new Premium rate by giving You at least 3 months' written notice prior to the next Policy Anniversary.

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