

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 Allianz Kasih4All?

Allianz Kasih4All is a yearly renewable non-participating term plan that offers insurance protection upon death due to non-accidental or accidental causes prior to the Life Assured attaining age 71 nearest birthday.

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:

Death (Subject to Suicide Clause)	There are 2 plans available:		
	Benefits	Plan 1 (RM)	Plan 2 (RM)
	Death due to non-accidental causes*	10,000	20,000
	Death due to accidental causes	15,000	30,000
*If death due to non-accidental causes occurs during the first 6 months from the Issue Date of the Policy, the benefit payable shall be limited to the Premium paid under the Policy only.			

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.

Note: This list is **non-exhaustive**. You must refer to the **Policy Contract** 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/kasih4all>

3 Know Your Obligations

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

Annual Premium	Attained Age Nearest Birthday	Plan 1 (RM)	Plan 2 (RM)
	16 – 40	35	55
	41 – 50	70	130
	51 – 60	150	280
	61 – 70 *	380	750

* Only for renewal.

Premium payment duration: **Up to age 70 nearest birthday**

- 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):

Commission (In percentage of Annual Premium Paid)	10% from Your Annual Premium. The amount of commission chargeable will be as follows:		
	Attained Age Nearest Birthday	Plan 1 (RM)	Plan 2 (RM)
	16 – 40	3.50	5.50

	41 – 50	7.00	13.00
	51 – 60	15.00	28.00
	61 – 70 *	38.00	75.00

*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 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 period 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 terminate.

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

? 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 after Your Policy has been delivered to You. We will refund to the Premium that You have paid without interest.
- **After the free-look period:** Provided that the Policy is still in force and effect, You may surrender Your Policy without any refund of Premium paid. 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).