

# PRODUCT DISCLOSURE SHEET

Date: dd/mm/yyyy

Dear Customer,

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating medical and health insurance. Please refer to the Supplementary 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 Lady Guard?

Lady Guard is a unit deducting rider (subsequently called "Rider") that provides coverage for lady specific illnesses described below. If the Life Assured is diagnosed as suffering from a covered Lady Related Cancer listed below, 100% of the Rider Insured Amount is payable. However, if the Life Assured is diagnosed as suffering from a covered Lady Related Illness listed below, 30% of the Rider Insured Amount will be payable. The balance of the Rider Insured Amount will only be payable upon the subsequent diagnosis of a covered Lady Related Cancer prior to the expiry of the Rider.

## 2 Know Your Coverage/Benefits

<b>As an illustration, You will receive the following Rider coverage/benefits for a coverage period of up to age 60:</b>	
Coverage	<p><b>Lady Related Cancer: RM 100,000.00</b> (Insured Amount)</p> <p><b>Lady Related Illness<sup>1</sup>: RM 30,000.00</b></p> <p><sup>1</sup> Rider Insured Amount will be reduced accordingly by the amount paid under this benefit. The remaining Rider Insured Amount will be payable upon the subsequent diagnosis with any one of the Lady Related Cancer.</p>
<p>List of Lady Related Cancer:</p> <ul style="list-style-type: none"> <li>(i) Cancer of the Breast</li> <li>(ii) Cancer of the Cervix Uteri</li> <li>(iii) Cancer of the Fallopian Tubes</li> <li>(iv) Cancer of Ovary</li> <li>(v) Cancer of Uterus</li> <li>(vi) Cancer of Vagina/Vulva</li> <li>(vii) Systemic Lupus Erythematosus with Lupus Nephritis</li> </ul>	<p>List of Lady Related Illness:</p> <ul style="list-style-type: none"> <li>(i) Carcinoma-in-situ of Breast or Cervix Uteri</li> <li>(ii) Rheumatoid Arthritis with Complication</li> <li>(iii) Breast Reconstructive Surgery</li> <li>(iv) Facial Reconstructive Surgery due to accident</li> <li>(v) Skin Grafting due to skin cancer</li> <li>(vi) Osteoporotic Fracture</li> </ul>
<p><b>Note:</b> This list is <b>non-exhaustive</b>. Please read Your <b>Supplementary Contract</b> and <b>Additional Information Sheet</b> for details on the Critical Illnesses covered.</p>	

<p>Your critical illness Rider <b>excludes</b>:</p> <ul style="list-style-type: none"> <li>• any Lady Related Cancer or Lady Related Illness, which first manifests itself prior to the 60th day following the Issue Date or any Reinstatement Date of the Supplementary Contract, whichever is later; or Supplementary Contract, whichever is later; or</li> <li>• any Lady Related Cancer or Lady Related Illness which existed at the Issue Date or Reinstatement Date of the Supplementary Contract, whichever is later; or</li> <li>• any Lady Related Cancer or Lady Related Illness which is due to self-inflicted injuries while sane or insane.</li> </ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. You must refer to the <b>Supplementary Contract</b> for the complete terms and conditions.</p>
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**If You have any questions or require assistance on Your critical illness insurance, You can:**

 <p>Call Us at 1 300 22 5542</p>	 <p>Email Us at: <a href="mailto:customer.service@allianz.com.my">customer.service@allianz.com.my</a></p>	 <p>Scan the QR code above or visit Our website at: <a href="https://www.allianz.com.my/lady-guard">https://www.allianz.com.my/lady-guard</a></p>
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### 3 Know Your Obligations

**For Your medical and health insurance, no additional premiums are payable for this Rider as this is a unit deducting rider.** However, the Cost of Insurance (COI) for providing the insurance coverage for this Rider will be charged by deducting monthly from the value of Your Units. The COI is not guaranteed and may increase as the Life Assured's age increases.

Please refer to the **Sales Illustration** and **Supplementary 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 Rider terminated.
- When the Account Value of the basic Policy is insufficient to pay for the insurance and other charges for both the basic Policy and all unit deducting riders attached to the basic Policy when due, You will be given a grace period of 31 days to pay Your premium, during which the basic Policy and this Rider will remain in force. However, the basic Policy and this Rider shall lapse at the end of the grace period if any insurance and other charges shall remain unpaid at the end of the grace period.
- Waiting Period:
  - The eligibility for Lady Related Cancer or Lady Related Illness benefits of this Rider will only start 60 days from the Issue Date or the last Reinstatement Date, whichever is later.

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

### ? Can I cancel my Rider?

Yes, You may cancel Your rider by giving a written notice to Us as follows.

- **Free-look period:** You may cancel Your Rider within 15 days after Your Supplementary Contract has been delivered to You. We will refund to You the COI for this Rider.
- **After free-look period:** Provided that the Basic Policy and this Rider are still in force and effect, You may surrender this Rider at any time during the lifetime of the Life Assured, effective at the next monthly COI due date.

**PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).**