



**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 Personal Accident?

This Personal Accident policy provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

### 2 Know Your Coverage

As an illustration, for RM50.00 annually, you will receive the following coverage under Plan 5:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> <li><b>Personal Accident Benefits</b></li> <li>Accidental Death : RM50,000</li> <li>Permanent Disablement : RM50,000</li> <li><b>Medical Related Benefits</b></li> <li>Medical Expenses : RM1,000</li> </ul>	Death or any injury/disablement caused by or in connection with: <ul style="list-style-type: none"> <li>War, invasion, radiation or contamination by radioactivity;</li> <li>Suicide or attempted suicide, or intentional self-inflicted injury</li> <li>Disease, infection, parasites, AIDS or HIV;</li> <li>Childbirth, miscarriage or pregnancy complications unless caused by an accident;</li> <li>Intoxication by alcohol or drugs;</li> <li>While participating in professional sports;</li> <li>Aerial activities, underwater activities exceeding fifty (50) meters in depth;</li> <li>Your occupation as a member of the armed forces, rescue services, police force, or aircraft crew.</li> </ul>
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/PA-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	<b>RM50.00 annually</b>
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Total premium you must pay is **RM50.00**.

Where this is inclusive of:

Commission	<b>25% of premium or RM12.50</b>
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You also have to pay the following fees and charges:

Stamp Duty (paid by the master policyholder)	<b>RM10.00</b>
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Service Tax	<b>8% of premium or RM4.00</b>
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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.

## 4

## Important Information You Should Know

- You must provide complete and accurate information in the application form.
- Pre-Contractual Duty of Disclosure (pursuant to Schedule 9 of the Financial Services Act 2013):
  - If applying for insurance related to your trade, business or profession, you must disclose any matter that you know is relevant to our decision in accepting the risks and determining the applicable rates and terms and any matter you could be reasonably expected to know to be relevant.
  - If applying for insurance for purposes unrelated to your trade, business or profession, you must take reasonable care not to make a misrepresentation in answering our questions and to disclose any other matter that you know is relevant to our decision in accepting the risks and determining the applicable rates and terms.
  - Otherwise, it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.
  - You must also inform us immediately of any inaccuracies or changes in your information after entering into, varying or renewing your contract of insurance.
- This policy covers Malaysians or Malaysian permanent residents aged from sixteen (16) to sixty-five (65) years old. The policy is renewable until you are seventy (70) years old.
- 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/loss.

**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 a termination notice to us and such termination shall become effective on the date we receive the notice or on the date specified in such notice, whichever is later.
- 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	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](http://www.pidm.gov.my)).