

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 Prime Care+?

Prime Care+ is a unit deducting rider (subsequently called "Rider") that provides coverage for the Life Assured for Critical Illnesses from the Early Stage to Advanced Stage, Diabetic and Cancer Related Disease and Catastrophic Critical Illness.

2 Know Your Coverage/Benefits

As an illustration, You will receive the following Rider coverage/benefits for a coverage period of up to age 60:

Coverage (Subject to Juvenile-Lien Rule Clause)	(i) Critical Illness Benefit:	RM 100,000.00 (Insured Amount)
	• Early Stage	50% of the benefit
	• Intermediate/Advanced Stage	100% of the benefit
	• Angioplasty and Other Invasive Treatments For Coronary Artery Disease Benefit ¹	15% of the benefit or RM30,000.00, whichever is lower
	(ii) Diabetes Recovery Benefit:	RM 20,000.00
(iii) Cancer Recovery Benefit:	• Early Stage	30% of the benefit
	• Intermediate/Advanced Stage	100% of the benefit
(iv) Catastrophic Critical Illness Benefit:	RM 20,000.00	
¹ Insured Amount will be reduced accordingly by the amount paid under this benefit.		

This Rider covers 164 types of Critical Illnesses categorised into Early, Intermediate and Advanced stages, including:

1. Cancer
2. Stroke
3. Heart attack

Note: This list is **non-exhaustive**. Please read Your **Supplementary Contract** and **Additional Information Sheet** for details on the Critical Illnesses covered.

Your medical and health insurance **excludes** any Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness caused directly or indirectly, wholly or partly, by any 1 of the following occurrences:

- any illness or surgery other than diagnosis of or surgery for a Critical Illness, Diabetic Related Disease and Catastrophic Critical Illness;
- signs or symptoms of the Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness have manifested prior to or within the Waiting Period;
- Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness arising directly or indirectly from a Pre-Existing Condition, and which has existed prior to the Issue Date, Reinstatement Date or effective date of the Endorsement for the newly increased or upgraded benefits of the Rider or the date of birth of the Life Assured, whichever is later;
- Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for Human Immunodeficiency Virus (HIV) as a condition precedent to acceptance of any claim. This exclusion does not apply to Human Immunodeficiency Virus (HIV) infection due to Blood Transfusion or Occupationally Acquired Human Immunodeficiency Virus (HIV) infection. For the purpose of the Supplementary Contract,
 - the definition of Acquired Immune Deficiency Syndrome (AIDS) shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - an infection shall be deemed to have occurred where in Our opinion, the blood or other relevant test(s) indicate either the presence of any Human Immunodeficiency Virus (HIV) or antibodies to such a virus.
- any Critical Illness that is within the same or earlier stage of the same Critical Illness category under the previous claim, save and except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease;
- any Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness which is diagnosed to be due, directly or indirectly, to a congenital defect or disease, which manifests or is diagnosed before the Life Assured attains 17 years of age;
- any Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness caused by a self-inflicted injury;
- any Critical Illness, Diabetic Related Disease or Catastrophic Critical Illness resulting directly from alcohol or drug abuse;
- where the Life Assured if he or she did not survive for at least 7 days after the diagnosis of an Early Stage Critical Illness; or

- where the Life Assured if he or she did not survive for at least 30 days after:
 - the diagnosis of an Intermediate Stage Critical Illness;
 - the diagnosis of an Advanced Stage Critical Illness;
 - undergoing Angioplasty and other Invasive Treatment for Coronary Artery Disease;
 - the diagnosis of a Diabetic Related Disease; or
 - the diagnosis of a Catastrophic Critical Illness.

Note: This list is **non-exhaustive**. You must refer to the **Supplementary Contract** for the complete terms and conditions.

If You have any questions or require assistance on Your medical and health 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:
[Prime Care+ | Critical Illness Insurance | Allianz Malaysia](#)

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 COI and other charges for both the Basic Policy and all riders including this Rider 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 all riders including this Rider attached to the Basic Policy will remain in force. However, the Basic Policy and all riders including this Rider attached to the Basic Policy shall lapse at the end of the grace period if Your Premium shall remain unpaid at the end of the grace period.
- Waiting Period: The eligibility for the respective benefits will only start after the following periods from the Issue Date, Reinstatement Date or effective date of the Endorsement for the newly increased or upgraded benefits of the Rider or the date of birth of the Life Assured, whichever is later:
 - 60 days: for Cancer Recovery Benefit, Diabetes Recovery Benefit, Catastrophic Critical Illness Benefit, Critical Illness under Early and Intermediate Stage and Critical Illness under Advanced Stage consisting of Cancer – of specified severity and does not cover very early cancers, Heart Attack – of specified severity, Coronary Artery Bypass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
 - 30 days: for all other covered Critical Illnesses defined under Advanced Stage.

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 deducted for this Rider, less any expenses incurred for medical examination.
- **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).