

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 Special Occupation Personal Accident?

This Special Occupation Personal Accident policy provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events, specifically to individuals whose occupation fall under the special occupation class such as loggers, sawyers, drivers/attendants of timber lorries and winches.

2 Know Your Coverage

As an illustration, for RM110.00 annually, you will receive the following coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> Personal Accident Benefits Death or Permanent Disablement : RM10,000 Medical Related Benefits Medical Expenses : RM5,000* 	Death or disablement or any other loss caused by the following: <ul style="list-style-type: none"> War, strike, riot or civil commotion; Suicide or attempted suicide; Self-inflicted injury; Disease, infection or parasites, or AIDS; While committing or attempting to commit any unlawful act.
* You can adjust the Medical Expenses benefit amount – the premium payable for this benefit will differ depending on the benefit amount selected.	
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/sopa-insurance



Email us at
customer.service@allianz.com.my



Scan the QR
code above

3 Know Your Obligations

For this insurance, you must pay a premium of:

Standard Cover	RM110.00 annually
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Total premium you must pay is **RM110.00**.

Where this is inclusive of:

Commission	25% of premium or RM27.50
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The master policyholder has to pay the following fees and charges:

Stamp Duty	RM10.00
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Service Tax	8% of premium or RM8.80
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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 (60) years old. The policy is renewable until you are sixty-five (65) years old.
- Cash before cover: where this policy is issued to an individual policyholder – 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.
- Premium Warranty: where this policy is issued to a corporate body - The premium due must be paid and received by Allianz within sixty (60) days from the inception date of the policy or the endorsement issued by Allianz setting out the commencement of coverage for the insured persons.

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 Allianz seven (7) days written notice to us.

- When you terminate this policy (or if an insured person covered under a group Special Occupation Personal Accident policy terminates his/her coverage), the following short period rates shall apply:

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%