

PRODUCT DISCLOSURE SHEET

Date:

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 i-Cancer Care?

Allianz i-Cancer Care is a pure protection plan which provides coverage upon the Life Assured being diagnosed with Early Stage Cancer or Advance Stage Cancer. This plan has no element of savings or investment. The coverage term for this plan is 10 years.

2 Know Your Coverage/Benefits

As an illustration, for the Premium that You have to pay, You will receive the following insurance coverage/benefits for a coverage duration of 10 years:

Coverage*	Benefit	Plan 50	Plan 100	Plan 200
	Advance Stage Cancer (less any Early Stage Cancer Benefit paid)	RM50,000	RM100,000	RM200,000
	Early Stage Cancer (Accelerated Basic Insured Amount, limited to 1 claim during coverage term)	RM10,000	RM20,000	RM40,000
	HealthCare Allowance (upon diagnosis of Early Stage Cancer or Advanced Stage Cancer of the Life Assured, limited to 1 claim during coverage term)	RM6,000	RM12,000	RM24,000
* The maximum Insured Amount is capped at RM200,000.				

Your life insurance **excludes**:

- any Early Stage or Advance Stage Cancer caused directly or indirectly, wholly or partly by Pre-Existing Conditions, whether disclosed to Us or not.

Note: This list is **non-exhaustive**. You must refer to the **Policy Contract** and **Additional Information Sheet** 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/icancercare>

3 Know Your Obligations

For this life insurance, You must pay a premium of:

Premium	Please refer to Premium Information Sheet for the Premium details.
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Premium Payment Duration: **10** years

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.

There are no additional fees and charges to be paid by You including commission.

Please refer to the **Premium Information Sheet** 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 Policy terminated.
- You are allowed a grace period of 31 days from the Premium due date to pay Your Premium, during which period Your Policy shall remain in force.
- Waiting Period - The eligibility for benefits under this plan will only start 120 days for Early Stage Cancer and 60 days for Advanced Stage Cancer after the Issue Date or Reinstatement Date, whichever is later.
- Survival Period - The eligibility for benefits under this plan will only commence provided that the Life Assured has survived for a minimum of 7-days from the date of diagnosis for Early Stage Cancer and a minimum of 30-days from the date of diagnosis for Advance Stage Cancer.
- Reinstatement – If Your Policy has lapsed due to non-payment of Premium, You may, upon obtaining Our written consent, reinstate it at any time within 3 years from the Premium due date in default. You may refer to the Policy Contract for the terms and conditions of reinstatement.
- You are only allowed to buy 1policy per life.
- The Policy does not cover Pre-Existing Conditions. Pre-Existing Conditions means any Disability (physical or mental) of the Life Assured where the Disability is one for which:
 - the Life Assured had received or is receiving treatment; and/or
 - medical advice, diagnosis, care or treatment has been recommended; and/or
 - clear and distinct symptoms are or were evident.

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

? Can I cancel my Policy?

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

- **Free-look period:** You may cancel Your Policy within 15 days after Your Policy has been delivered to You. We will refund to You the Premiums that You have paid, less any expenses incurred for medical examination.
- **After free-look period:** Provided that the Policy is still in force and effect, You may surrender Your Policy at any time during the lifetime of the Life Assured. There will be no cash surrender value upon cancellation of this 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).

Premium Information Sheet – Allianz i-Cancer Care

1. The Premium that You have to pay shall depend on the Life Assured’s entry age nearest birthday, gender and the plan chosen.
2. Please refer to the following Premium table for the annual Premium payable:

Premium Table (excluding the government tax)

Entry Age	Male			Female		
	Plan 50	Plan 100	Plan 200	Plan 50	Plan 100	Plan 200
18 – 24	216	271	365	248	326	489
25 – 29	228	300	449	300	435	707
30 – 34	263	367	557	381	584	1,031
35 – 39	313	462	747	496	811	1,455
40 – 44	408	639	1,119	638	1,119	2,000
45 – 49	583	1,001	1,813	859	1,558	2,744
50 – 54	896	1,642	2,984	1,086	1,992	3,636
55 – 60	1,566	2,897	5,321	1,345	2,479	4,578

3. The payment of Premium can be made monthly or annually.
4. The Premium for this plan is level (i.e. does not increase as the Life Assured grows older). It is not guaranteed and subject to review in the future. We reserve the right to revise the Premium by giving 3 months written notice prior to the next Policy Anniversary date.