

Additional Information Sheet – Allianz i-EssentialCover

This document serves to provide additional product information, complementing the Product Disclosure Sheet.

Your Coverage/Benefits

This is a pure protection plan which pays a lump sum benefit if the Life Assured dies or suffers from Total and Permanent Disability (TPD) during the term of the Policy. This plan has no element of savings or investment. The coverage term for this plan is 10 years.

1. What are the covered Benefits that You might be interested to know further?

Benefit	Plan 100	Plan 200	Plan 300	Plan 400	Plan 500
Death / TPD	RM100,000	RM200,000	RM300,000	RM400,000	RM500,000

Notes:

- a) Amount payable upon TPD is subject to a limit of RM4,000,000 (non-accidental) per life or RM1,000,000 (accidental) per life.
- b) TPD coverage shall expire upon the Policy Anniversary when the Life Assured attains age 65 nearest birthday.

2. What are the major exclusions and limitations under this plan?

- (i) This plan shall not cover death of the Life Assured due to suicide within 12 months from the Issue Date or Reinstatement Date of the Policy, whichever is later. If death is due to suicide within 12 months, the Policy shall become void and we shall refund the Premium paid without interest under the Policy.
- (ii) This plan shall not cover any TPD caused directly or indirectly, wholly or partly, by any 1 of the following occurrences:
 - a) Attempted suicide, self-inflicted bodily injuries or disorderly conduct on the part of the Life Assured;
 - b) The Life Assured participating or involving directly or indirectly, in any riot, strike, civil commotion or terrorist activity, war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
 - c) The Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
 - d) Accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material;
 - e) An opportunistic infection or a malignant neoplasm if at the time of Insured Event, there is presence of Acquired Immunodeficiency Syndrome in Life Assured. An opportunistic infection includes but is not limited to Pneumocystis carini pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection. A malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which become known as immediate cause of the Insured Event in the presence of Acquired Immunodeficiency Syndrome;
 - f) Pre-Existing Conditions, whether disclosed to us or not;
 - g) Any congenital defect which has manifested itself or was diagnosed before the Life Assured attaining the age of 17 and of which We were not aware at the Issue date of the Policy;
 - h) Pandemic disease or communicable disease requiring isolation or quarantine by law;
 - i) The Life Assured taking drug, unless it is proven that the drug was taken in accordance with proper medical prescription and not for the treatment of drug addiction; or
 - j) The Life Assured engaging or taking part in:
 - making an arrest as an officer of the law;
 - serving in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
 - activities which include but are not limited to racing on wheels or on horse, any underwater activities, rock climbing or mountaineering, pot-holing, parachuting, skydiving, hang-gliding, gliding, para-gliding, ballooning, micro-lighting, bungee-jumping, winter sports, hunting on horse-back or driving or riding in any kind of race or brawling and forms of professional sports; or
 - entering, exiting, operating, servicing, or being transported by any aerial device or conveyance (except when the Life Assured is a passenger on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or when the Life Assured is a licensed pilot or member of a crew carrying out his/her duty according to his/her employment with that particular commercial airline).

Note: This list is non-exhaustive. Please refer to the Policy Contract for the complete terms and conditions under this plan.