

# 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-EssentialCover?

Allianz i-EssentialCover is a pure protection plan which provides insurance coverage upon death or Total and Permanent Disability (TPD) of the Life Assured. 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, You will receive the following insurance coverage/benefits for a coverage period of 10 years:

Coverage (Subject to Suicide Clause)	Benefit	Plan 200	Plan 300	Plan 500
	Death/TPD	RM 200,000	RM 300,000	RM 500,000

Your life insurance **excludes**:

- death due to suicide within 12 months from the Issue Date or Reinstatement Date, whichever is later, in which case We shall refund total Premiums paid without interest less any expenses incurred for medical examination.
- any TPD 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](mailto:customer.service@allianz.com.my)



Scan the QR code above or visit Our website at:  
<https://www.allianz.com.my/iesentialcover>

## 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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- 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.

Premium Payment Duration: **10** years

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

Please refer to the **Policy Contract** and **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.
- Pre-Existing Conditions means any Disability (physical or mental) of the Life Assured where the Disability is 1 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.
- 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.
- 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 due date of the Premium in default. You may refer to the Policy Contract for the terms and conditions of reinstatement.
- The TPD benefit will only be payable provided that the Life Assured continue to become permanently and totally disabled for at least 6 consecutive months.
- You are only allowed to buy 1 policy per life.

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

## 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 Contract 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 is no cash surrender value upon cancellation of the 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](http://www.pidm.gov.my)).**

## Premium Information Sheet- Allianz i-EssentialCover

1. The Premium that You have to pay shall depend on the Life Assured's entry age nearest birthday and the plan chosen.

### Annual Premium

Entry Age	Male			Female		
	Plan 200	Plan 300	Plan 500	Plan 200	Plan 300	Plan 500
18	519	713	1,100	457	614	939
19	520	714	1,102	458	615	939
20	520	714	1,102	459	615	939
21	520	714	1,102	460	615	939
22	520	714	1,102	461	615	939
23	520	714	1,102	462	615	939
24	520	714	1,102	463	616	939
25	520	714	1,102	464	617	939
26	520	714	1,102	465	619	939
27	520	714	1,102	466	620	939
28	520	714	1,102	467	621	939
29	520	714	1,102	469	622	939
30	520	714	1,102	470	623	939
31	520	714	1,102	471	624	939
32	520	714	1,102	472	625	939
33	520	714	1,102	473	626	945
34	536	739	1,144	489	627	970
35	558	772	1,201	501	646	983
36	586	815	1,274	523	672	1,030
37	620	867	1,375	549	717	1,053
38	660	951	1,465	579	768	1,099
39	709	1,014	1,586	614	828	1,205
40	765	1,101	1,726	653	891	1,265
41	829	1,182	1,886	695	960	1,365
42	902	1,290	2,067	744	1,044	1,511
43	984	1,413	2,272	799	1,110	1,691
44	1,076	1,557	2,502	858	1,206	1,885
45	1,191	1,751	2,756	927	1,308	2,101
46	1,318	1,922	3,098	1,050	1,542	2,348
47	1,458	2,179	3,507	1,140	1,695	2,622
48	1,613	2,406	3,992	1,242	1,821	2,930
49	1,773	2,649	4,405	1,400	2,079	3,264
50	1,952	2,893	4,693	1,524	2,253	3,637
51	2,134	3,152	5,148	1,663	2,451	4,001
52	2,287	3,415	5,603	1,824	2,697	4,328
53	2,474	3,647	6,003	1,950	2,880	4,674
54	2,729	4,032	6,635	2,150	3,189	5,035
55	3,014	4,459	7,350	2,262	3,380	5,419

2. The Premium payment term for this plan is 10 years.

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) and it is guaranteed.