

Additional Information Sheet – Allianz i-HospitalCash

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

Your Coverage/Benefits

This is a pure protection plan which pays daily income upon the Life Assured's hospitalisation, overseas hospitalisation, accidental medical reimbursement, overseas accidental medical reimbursement and death benefit upon death of Life Assured. This plan has no element of savings or investment. The coverage term for this plan is 5 years.

1. What is Daily Hospital Cash Benefit?

We shall pay the amount of benefits of the plan selected by You for each day the Life Assured is confined as an in-patient in the Hospital up to 750 days.

2. What is Overseas Daily Hospital Cash Benefit?

We shall pay the amount of benefits of the plan selected by You for each day the Life Assured is confined as an in-patient in the Hospital outside of Malaysia up to 750 days.

3. What is Accidental Medical Reimbursement Benefit?

If the Life Assured sustains Bodily Injury caused directly and independently of all other causes, by accidental means and such injuries alone shall, within 30 days from the date of Accident, result in the Life Assured requiring medical treatment from a registered Physician or being confined in a registered Hospital or Malaysian Government Hospital or requiring the service of a licensed qualified nurse, We shall, upon receipt and approval of proof satisfactory to Us, pay the Accidental Medical Reimbursement up to the limit specified in the Table of Benefits (subject to actual expenses incurred).

4. What is Overseas Accidental Medical Reimbursement Benefit?

If the Life Assured sustains Bodily Injury caused directly and independently of all other causes, by accidental means and such injuries alone shall, within 15 days from the date of Accident, result in the Life Assured requiring medical treatment from a registered Physician or being confined in a registered Hospital outside Malaysia or requiring the service of a licensed qualified nurse, We shall, upon receipt and approval of proof satisfactory to Us, pay the Overseas Accidental Medical Reimbursement up to the limit specified in the Table of Benefits (subject to actual expenses incurred).

5. What is No Claims Bonus at Maturity?

A no claim bonus will be payable if no claim is made by the end of the Policy's coverage term.

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

- a) This Policy shall not cover death due to suicide within 12 months from the Issue Date or any 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.
- b) This plan shall not cover any Daily Hospital Cash Benefit or Overseas Daily Hospital Cash Benefit caused directly or indirectly, wholly or partly, by any 1 of the following occurrences:-
 - (i) Attempted self-destruction or intentional self-inflicted injury or any attempted threat while sane or insane;
 - (ii) War, declared or undeclared, strikes, civil war, revolution, or any warlike operations;
 - (iii) Service in the armed forces in time at declared or undeclared war or while under orders for warlike operations or restoration of public order;
 - (iv) Violation or attempted violation of the law or resistance to arrest;
 - (v) Treatment, test or procedure relating to pregnancy, miscarriage, childbirth, infertility, contraception, sterilisation, birth defects, congenital anomalies, hereditary conditions, circumcision or any abortion performed due to psychological or social reasons, and any consequences of any of these procedures;
 - (vi) Alcoholism or drug addiction;
 - (vii) Acquired Immune Deficiency Syndrome (AIDS), AIDS related Complex; Human Immunodeficiency Virus (HIV) or related diseases, and any sexually transmitted disease and its related conditions;
 - (viii) Pre-existing conditions, whether disclosed to Us or not;
 - (ix) Any illnesses occurring within the Waiting Period;
 - (x) Routine medical examinations or consultations;

- (xi) Cosmetic or plastic surgery, dental care and treatment, organ and tissue donation, gender transformation and exploratory or experimental surgery or any other elective procedures other than as a result of an accidental injury, surgery or illness; or
 - (xii) Investigation into and treatment for sleep or snoring disorders, psychiatric, psychotic, mental or nervous disorders, including neuroses and their physiological or psychosomatic manifestations.
- c) This plan shall not cover any Accidental Medical Reimbursement Benefit or Overseas Accidental Medical Reimbursement Benefit caused directly or indirectly, wholly or partly, by any 1 of the following occurrences: -
- (i) Assault or murder of the Life Assured as a result of violation or attempted violation of the law;
 - (ii) Violation or attempted violation of the law or resistance to lawful arrest;
 - (iii) Attempted suicide, self-inflicted bodily injuries or disorderly conduct on the part of the Life Assured;
 - (iv) The Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
 - (v) Accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material;
 - (vi) War, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
 - (vii) The Life Assured participating or involved directly or indirectly, in any riot, strike, civil commotion or terrorist activity;
 - (viii) Bodily Injury sustained while the Life Assured is under the influence of alcohol, narcotics or drugs unless taken as prescribed by a Doctor;
 - (ix) Any activities of a military nature whilst being engaged in military services;
 - (x) Ptomaines or bacterial infection (except pyogenic infection which occurred from an accidental cut or wound);
 - (xi) The intentional or negligent inhalation or consumption of poison, gases or noxious fumes;
 - (xii) Medical or surgical treatment necessitated by an Accident arising from the acts and events excluded under (i) to (xi) stated above;
 - (xiii) Medical or surgical treatment not necessitated by any Accident; or
 - (xiv) The Life Assured engaging or taking part in:
 - a. making an arrest as an officer of the law;
 - b. serving in the armed forces in time of declared or undeclared war while under orders for warlike operations or restoration of public order;
 - c. activities which include but are not limited to racing on wheels or on horse, 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
 - d. 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 a 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.

Key Terms and Conditions

1. **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 due date of the premium in default. You may refer to the Policy Contract for the terms and conditions of reinstatement.
2. “Specified Illness” shall mean the following Disabilities and its related complications:
 - a. Hypertension, diabetes mellitus and cardiovascular diseases; or
 - b. All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system; or
 - c. All ear, nose (including sinuses) and throat conditions; or
 - d. Hernias, haemorrhoids, fistulae, hydrocele, varicocele; or
 - e. Endometriosis including disease of the reproduction system; or
 - f. Vertebro-spinal disorders (including disc) and knee conditions.

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