

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-HospitalCash?

Allianz i-HospitalCash 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 the Life Assured. This plan has no element of savings or investment.

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 period of 5 years:

Coverage (Subject to Suicide Clause)	Benefit	Plan 100	Plan 200	Plan 250
	Daily Hospital Cash Benefit¹:	RM100 per day	RM200 per day	RM250 per day
	Overseas Daily Hospital Cash Benefit¹:	RM200 per day	RM400 per day	RM500 per day
	Accidental Medical Reimbursement Benefit²:	RM1,000 per Policy Year	RM2,000 per Policy Year	RM2,500 per Policy Year
	Overseas Accidental Medical Reimbursement Benefit²:	RM2,000 per Policy Year	RM4,000 per Policy Year	RM5,000 per Policy Year
	Death Benefit:	RM1,000	RM1,000	RM1,000
	No Claims Bonus at Maturity:	20% of total Premium paid	20% of total Premium paid	20% of total Premium paid
<p>Notes:</p> <p>¹Benefits payable are subjected to combined limit of 750 days of confinement to hospital throughout the coverage term. No Daily Hospital Cash Benefit shall be paid for the same confinement period where Overseas Daily Hospital Cash Benefit is payable and vice versa.</p> <p>²Benefits payable are subjected to Malaysia Reasonable and Customary Charges. No Accidental Medical Reimbursement Benefit shall be paid for the same reimbursement where Overseas Accidental Medical Reimbursement Benefit is payable and vice versa.</p>				

Your life insurance **excludes**:

- death due to suicide within 12 months from the Issue Date or any Reinstatement Date of the Policy, whichever is later, in which case We shall refund the Premium paid without interest under the Policy.
- any Daily Hospital Cash Benefit or Overseas Daily Hospital Cash Benefit caused directly or indirectly, wholly or partly, by Pre-Existing Conditions, whether disclosed to Us or not.
- any Accidental Medical Reimbursement Benefit or Overseas Accidental Medical Reimbursement Benefit caused directly or indirectly, wholly or partly by attempted suicide, self-inflicted bodily injuries or disorderly conduct on the part of the Life Assured.

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/ihospitalcash>

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.
<ul style="list-style-type: none"> 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: 5 years	
There are no additional fees and charges to be paid by You including commission.	

Please refer to the **Premium Information Sheet** and **Policy Contract** for more details.

4 Other Key Terms

<ul style="list-style-type: none"> 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 the 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 30 days after the Issue Date or Reinstatement Date, whichever is later except for Specified Illnesses. For Specific Illnesses, the waiting period is 120 days following the Issue Date or Reinstatement Date of the Policy, whichever is later. There is no waiting period for hospitalization due to accident. Claims – If You have purchased multiple medical and health insurance policies, for certain losses such as medical expenses, which are compensated on reimbursement basis, You will be compensated only once for the actual loss suffered. You are only allowed to buy 1 Policy 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 1 for which: <ul style="list-style-type: none"> 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. <p>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.</p>

? 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-HospitalCash

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 Table

Entry Age	Plan 100 Annual Premium (RM)	Plan 200 Annual Premium (RM)	Plan 250 Annual Premium (RM)
18 – 24	339.62	452.83	520.75
25 – 29	350.94	475.47	543.40
30 – 34	362.26	498.11	566.04
35 – 39	384.91	532.08	622.64
40 – 44	407.55	588.68	679.25
45 – 50	464.15	679.25	792.45

2. The payment of Premium can be made monthly or annually.
3. The premium for this plan is level (i.e. does not increase as the Life Assured grows older) and 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.