

Product Disclosure Sheet

(Read this Product Disclosure Sheet before You decide to take up Allianz i-EssentialCover. Be sure to also read the general terms and conditions)

Financial Service Provider	: Allianz Life Insurance Malaysia Berhad ("Us"/"We"/"Our")
Product Name	: Allianz i-EssentialCover

1. What is this product about?

Allianz i-EssentialCover is a pure protection plan which pays a lump sum benefit if you die or suffer from total and permanent disability during the term of the policy. This plan has no element of savings or investment. The coverage term for this plan is 10 years.

2. What are the covers/benefits provided?

(i) This product covers:

Table of Benefits

Benefit	Plan 200	Plan 300	Plan 500
Death / Total and Permanent Disability	RM200,000	RM300,000	RM500,000

Notes:

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

(ii) The coverage term for this plan is ten (10) years.

3. How much Premium do I have to pay?

(i) 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

(ii) The premium payment term for this plan is 10 years.

(iii) The payment of premium can be made monthly or annually.

(iv) The premium for this plan is level (i.e. does not increase as the Life Assured grows older) and it is guaranteed.

Please add the applicable government tax if the Policy Owner is a business organization or where the Policy is absolutely assigned to a business organization. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia.

4. What are the fees and charges that I have to pay?

No fees and charges are payable.

5. What are some of the key terms and conditions that I should be aware of?

(i) **Importance of disclosure** – You must disclose all material facts (such as medical conditions) and state the age and gender of the Life Assured correctly.

(ii) This plan does not cover **Pre-Existing Conditions**.

Pre-existing conditions means any Disability (physical or mental) of the Life Assured where the Disability is one (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.

(iii) **Free-look period** – You may cancel your policy by returning it within fifteen (15) days or such longer period as may be specified by Bank Negara Malaysia, from the date of receipt of this policy by you. The Premiums that you have paid (less any expenses incurred for medical examination) will be refunded to you.

- (iv) **Grace period** – You are allowed a grace period of thirty-one (31) days from the premium due date to pay your premium, during which period your policy shall remain in force.
- (v) **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 three (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.
- (vi) The Total and Permanent Disability benefit will only be payable provided that the Life Assured continues to become permanently and totally disabled for at least six (6) consecutive months.
- (vii) You are only allowed to buy one policy per life.

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

6. What are the exclusions under this Plan?

- a) This plan shall not cover death due to suicide within twelve (12) months from the issue date or any reinstatement date of the policy, whichever is later. If death is due to suicide within twelve (12) months, this policy shall become void and we shall refund the premium paid without interest under this policy.
- b) This plan shall not cover any Total and Permanent Disability caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences: -
 - (i) Attempted suicide, self-inflicted bodily injuries or disorderly conduct on the part of the Life Assured;
 - (ii) 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;
 - (iii) The Life Assured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
 - (iv) Accidental events that are directly or indirectly related to ionization, radiation or contamination by radioactivity, nuclear or biological or chemical weapons material;
 - (v) 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;
 - (vi) Pre-Existing Conditions, whether disclosed to us or not;
 - (vii) Any congenital defect which has manifested itself or was diagnosed before the Life Assured attaining the age of seventeen (17) and of which We were not aware at the Issue date of the policy;
 - (viii) Pandemic disease or communicable disease requiring isolation or quarantine by law;
 - (ix) 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
 - (x) The Life Assured engaging or taking part in:
 - making an arrest as an officer of the law;

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- 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).

7. Can I cancel my Policy?

You may cancel your policy by giving a written notice to us. Buying a life policy is a long term financial commitment. There is no cash surrender value upon cancellation of this policy.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details (including that of your nominee and/or trustee) to ensure that all correspondences reach you or your nominee and/or trustee in a timely manner.

9. How do I make a claim?

The proof of the Life Assured's age is required prior to payment of any benefit under the policy issued pursuant to this application unless the age had been previously verified and confirmed by us to be correct. You may visit www.allianz.com.my for the detailed claims guide. You are advised to submit your claim (if any) to us as soon as possible.

10. Where can I get further information?

Should You require additional information, please visit www.mycoverage.my/en/life_insurance_explained/.

If You have any enquiries, please contact Us at:

Allianz Life Insurance Malaysia Berhad (1983010008983)
(licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)
Allianz Customer Service Center
Allianz Arena
Ground Floor, Block 2A
Plaza Sentral, Jalan Stesen Sentral 5
Kuala Lumpur Sentral
50470 Kuala Lumpur
Customer Contact Center : 1 300 22 5542
Email: customer.service@allianz.com.my

11. Other similar types of cover available.

Please contact Us if You wish to know any other similar types of cover that We offer.

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IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF PLAN THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT US DIRECTLY FOR MORE INFORMATION.

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).

Other Important Notice:

1. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

This information provided in this Product Disclosure Sheet is valid as at the Issue Date.