

Prepared for: _____

Printed Date as: _____

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up Allianz Flight Care Policy. Be sure to also read the general terms and conditions.)

Financial Service Provider : Allianz General Insurance Company (Malaysia) Berhad ("Allianz"/"Us"/"We"/"Our")
Product Name : Allianz Flight Care

1. What is the product about?

This product provides compensation in the event of a flight delayed by more than thirty (30) minutes.

2. What are the covers/benefits provided?

Compensation of Ringgit Malaysia Fifty (RM50.00) for domestic flight delay suffered during the Period of Insurance.

3. How much premium do I have to pay?

The total premium that you have to pay will be Ringgit Malaysia Ten (RM10.00) inclusive of 6% GST.

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

Type	Amount
Stamp Duty	RM10

5. What are some of the key terms and conditions that I should be aware of?**(a) Duty of Disclosure**

- **Consumer Insurance Contract**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for **purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form and/or all the questions required by the Allianz fully and accurately and disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

- **Non-consumer Insurance Contract**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for **purposes related to your trade, business or profession**, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

This Duty of Disclosure for Consumer and Non-consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us, any of the information given is inaccurate or has changed.

(b) The payment of claims must be in respect of a Delay of a domestic flight which occurred within the Geographical Area during the Period of Insurance and is subject to and conditional upon the Policyholder giving all necessary information that the Company may require.

(c) Insured Person/Policy Holder is only eligible to purchase this policy at least twenty four (24) hours prior to the Scheduled Carrier original departure time.

(d) Cash before cover – The premium due must be paid and received by the Allianz before cover commences. This insurance is automatically null and void if this condition is not complied with.

6. What are the major exclusions under this policy?**(a) Any event which is a result of:-**

- Insured Person's failure to check in at the airport, according to the travel itinerary
- Insured Person's late arrival at the airport, after check in or boarding time

- Travel delay arising from strike or industrial action which commenced or was announced before purchase of this Policy
- (b) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution insurrection or military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
- (c) In the event that the flight is canceled or rescheduled unless the rescheduled flight is deemed to be Delay by the Scheduled Carrier.
- (d) If the Policyholder is aware before the Policy was issued of any reason that may cause the flight to be delayed.

7. Can I cancel my policy?

This Policy may not be terminated unless you notify Allianz at least three (3) working days before the Scheduled Departure Time. Upon termination of the Policy, you are entitled to a refund of the premium together with the stamp duty paid for this Policy.

8. What do I need to do if there are changes to my flight/personal details?

It is important that you inform us of any changes in your flight and personal details to ensure that all correspondence reach you in a timely manner. You may inform our customer service department for any changes.

9. Where can I get further information?

Should you require additional information about this policy, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Allianz General Insurance Company (Malaysia) Berhad
(licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)
Allianz Arena
Customer Service Department
Block 2A, Ground Floor
Plaza Sentral, Jalan Stesen Sentral 5
Kuala Lumpur Sentral
50470 Kuala Lumpur

Tel. : 03-22641188, 03-22640688
Toll Free : 1-300-88-1028
Fax : 03-22641199
Email : customer.service@allianz.com.my

10. Other types of cover available:

Allianz Travel Care.

IMPORTANT NOTE:

You should satisfy yourself that this policy will best serve your needs. You should read and understand the insurance policy or contact the insurance company directly for more information.

The information provided in this disclosure sheet is valid as at 01/02/2017.