

Prepared for: \_\_\_\_\_ Printed Date as: \_\_\_\_\_

**PRODUCT DISCLOSURE SHEET**

(Read this Product Disclosure Sheet before you decide to take up Allianz Shield Plus Insurance 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 Shield Plus

**1. What is the product about?**

This Policy provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

**2. What are the covers/benefits provided?**

This Policy covers:

(a) Personal Accident Benefits

- Accidental Death – from RM 60,000 up to RM 3,000,000 depending on the plan purchased
- Permanent Disablement
- Medical Expenses
- Hospital Income
- Miscarriage due to Accident
- Compassionate Care
- Snatch Theft or Attempted Snatch Theft

(b) Optional Benefits

- Weekly Benefits
- Double Indemnity in the event of Motor Vehicle Accident
- 24 Hours International and Domestic Medical Assistance and Evacuation Program (IMA)

*Note: This list is non-exhaustive. Please refer to the Policy for the full list of benefits under this Policy.*

Duration of cover is for one (1) year.

**3. How much premium do I have to pay?**

The total premium that you have to pay may vary depending on the choice of plan required and underwriting requirements:

**Annual Premium with Weekly Benefits**

Occupation	RM									
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
Class 1 and 2	145	219	292	376	502	859	1,153	1,510	2,054	2,992
Class 3	200	305	420	578	840					

Note: Premium is further subject to Service Tax

**Annual Premium without Weekly Benefits**

Occupation	RM									
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
Class 1 and 2	103	177	229	303	418	670	943	1,248	1,816	2,674
Class 3	168	273	389	525	788					

Note: Premium is further subject to Service Tax

**Optional Benefit - Double Indemnity in the event of Motor Vehicle Accident**

Occupation	RM							
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
Class 1 and 2	18	36	54	72	108	180	270	360
Class 3	Not Available							

Notes: 1. Premium is further subject to Service Tax.

2. If Double Indemnity (whilst travelling in a Public Transport or whilst travelling overseas) benefit of this Policy is also payable, the Insured Person is only entitled to claim either Double Indemnity (whilst travelling in a Public Transport or whilst travelling overseas) or the Optional Cover, Double Indemnity in the event of Motor Vehicle Accident only.

**Optional Benefit - International and Domestic Medical Assistance & Evacuation**

Occupation	RM
Class 1, 2 and 3	15.90 (Inclusive of Service Tax)

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

Type	Amount
Commissions paid to the insurance intermediary (if any)	25% of premium
Stamp Duty	RM10
Service Tax	6% of premium

**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 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 in inaccurate or has changed.

**(b) Occupation** – There are occupations which are not covered by this Personal Accident Policy. Please refer to the list of excluded occupations in the brochure.

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

**(d) Eligibility** – Insured Person aged between thirty (30) days to 65 years old. Renewable up to eighty (80) years old.

**(e) Auto Renewal** – It is agreed and acknowledged that subject to the term and conditions of this Policy and subject to payment of any premium due, this Policy shall be renewed on each Policy anniversary upon expiry unless this Policy is terminated pursuant to Condition 11 (Termination of Insurance) in the Policy Wording.

**6. What are the major exclusions under this Policy?**

This Policy does not cover death or injury caused by the following events:

- (a) War;
- (b) Suicide, insanity, self inflicted injury;
- (c) While participating in any professional sport;
- (d) Any form of disease, AIDS;
- (e) Provoked murder or assault;
- (f) Committing or attempting to commit any unlawful act.

*Note: This list is non-exhaustive. Please refer to the Policy for the full list of exclusions under this Policy.*

**7. Can I cancel my Policy?**

You may terminate your Policy by giving written notice to Allianz. Termination shall become effective on the date the notice is received or on the date specified in such notice whichever is the later. Refund of premium, however, is subject to the terms and conditions stipulated in the Policy.

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

It is important that you inform us of any changes in your contact and personal details to ensure that all correspondence reach you timely manner. You may inform our authorised agent, branch office or our customer service.

**9. How do I make a claim?**

You may visit [allianz.com.my](http://allianz.com.my) for the 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 about Personal Accident, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**Allianz Customer Service Center**

Allianz Arena  
Ground Floor, Block 2A, Plaza Sentral  
Jalan Stesen Sentral 5, Kuala Lumpur Sentral  
50470 Kuala Lumpur.  
Allianz Contact Center: 1 300 22 5542  
Email: [customer.service@allianz.com.my](mailto:customer.service@allianz.com.my)  
  AllianzMalaysia  
 [allianz.com.my](http://allianz.com.my)

**11. Other types of Personal Accident cover available:**

(a) Personal Accident (Individual/Group)

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 03/10/2019.