

Prepared for: _____

Printed Date as: _____

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up Allianz Travel Easy 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 Travel Easy

1. What is the product about?

This Policy provides compensation and reimbursement for the Insured Person travelling abroad or locally, for business or leisure, in the event of injuries, disability or death caused by accident, medical expenses incurred as a result of accident or illness, travel inconvenience and travel assistance. Additionally, the Insured Person can also choose to purchase our optional rider benefit which extends your coverage when you participate in the sports/activities listed in the policy wording.

2. What are the covers/benefits provided?

Please refer to the Allianz Travel Easy brochure for the full list of features and benefits. Broadly, this Policy covers benefits under the following areas:

- (a) Personal Accident
- (b) Related Medical Expenses
- (c) Travel Inconvenience
- (d) Optional Rider

Note: Please refer to the Policy contract for the full feature and benefits and scale of benefits.

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, destination and duration of cover.

Overseas (Outbound)

No. of Days	Asia				Worldwide			
	(RM)							
	Adult	Senior Citizen	Child	Family	Adult	Senior Citizen	Child	Family
1 – 5 days	45	86	22	111	55	94	36	141
6 – 10 days	54	104	31	141	73	117	54	186
11 – 15 days	72	136	44	190	105	157	77	265
16 – 22 days	95	176	58	248	137	206	100	354
Each additional week or part	18	27	13	44	41	40	32	97
Annual Plan	265	Not Available	137	Not Available	324	Not Available	196	Not Available

- Notes:
1. Maximum period of coverage per journey/trip is two hundred (200) consecutive days for one way or return trip.
 2. Maximum period of coverage per journey/trip is ninety (90) consecutive days for annual policy.
 3. Each trip must begin and end in Malaysia except for one way.

Overseas (Outbound) & Domestic (Inbound)

No. of Days	Domestic & Asia				Domestic & Worldwide			
	(RM)							
	Adult	Senior Citizen	Child	Family	Adult	Senior Citizen	Child	Family
1 – 5 days	54	95	31	120	64	103	45	150
6 – 10 days	63	113	40	150	82	126	63	195
11 – 15 days	81	145	53	199	114	166	86	274
16 – 22 days	104	185	67	257	146	215	109	363
Each additional week or part	27	36	22	53	50	49	41	106
Annual Plan	335	Not Available	172	Not Available	394	Not Available	231	Not Available

- Notes:
1. Maximum period of coverage per journey/trip is two hundred (200) consecutive days for one way or return trip.
 2. Maximum period of coverage per journey/trip is ninety (90) consecutive days for annual policy.
 3. Each trip must begin and end in Malaysia except for one way.

Additional Sports (Optional Rider 1)

No. of Days	Asia/Worldwide			
	(RM)			
	Adult	Senior Citizen	Child	Family
1 – 5 days	18	Not Available	18	54
6 – 10 days	22		22	72
11 – 15 days	31		31	99
16 – 22 days	45		45	130
Each additional week or part	9		9	22
Annual Plan	103		103	Not Available

Notes: 1. Maximum period of coverage per journey/trip is 200 (two hundred) days for one way or return trip.
2. Maximum period of coverage per journey/trip is 90 (ninety) days for annual policy.

Additional Sports (Optional Rider 2)

Age	Asia/Worldwide (per trip)	
	(RM)	
	Adult	
18 years – 40 years	450	
41 years – 60 years	900	

Note: Maximum period of coverage per journey/trip for High Altitude Mountaineering activities is 30 (thirty) days.

Domestic (Inbound)

No. of Days	(RM)			
	Adult	Senior Citizen	Child	Family
1 – 5 days	16	25	8	42
6 – 10 days	25	33	13	55
11 – 15 days	33	45	17	76
16 – 22 days	43	59	21	106
23 – 30 days	51	67	26	132
Annual Plan	162	Not Available	81	Not Available

Note: Maximum period of coverage per journey/trip is 30 (thirty) consecutive days for one way/return trip or annual policy.

Additional Sports (Optional Rider)

No. of Days	Adult	Senior Citizen	Child	Family
	(RM)			
1 – 5 days	8	Not Available	8	25
6 – 10 days	13		13	33
11 – 15 days	16		16	46
16 – 22 days	21		21	59
23 – 30 days	25		25	67
Annual Plan	51		50	Not Available

Note: Maximum period of coverage per journey/trip is 30 (thirty) consecutive days for one way/return trip or annual policy.

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

Type	Amount
Stamp Duty	RM10
Service Tax (for Overseas with Domestic & Domestic only)	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 is inaccurate or has changed.

(b) **Age Limit:**

- **Adult Plan/Adult Annual Plan** means a plan for the Insured Person who is aged eighteen (18) and seventy (70) years, at the time of proposal.
- **Child Plan/Child Annual Plan** means a plan for the Insured Person who is aged thirty (30) days and seventeen (17) years, at the time of proposal.
- **Senior Citizen Plan** means a plan for the Insured Person who is aged seventy one (71) and eighty (80) years, at the time of proposal.
- **Family Plan** means a plan the policyholder who is aged eighteen (18) years to seventy (70) years, the policyholder's one (1) selected legal spouse who is aged eighteen (18) years to seventy (70) years and policyholder's child/children aged thirty (30) days to twenty four (24) years, at the time of proposal.

(c) **Cash before cover** – 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) **Claims** – Insured Person is to provide Allianz with a written report, providing full details of any accident, within thirty (30) day.

(e) **Automatic Renewal (for annual policy only)** – In the event you opt for automatic renewal, subject to the terms and conditions of this policy and payment of premium due, this policy shall be renewed on each policy anniversary upon expiry unless the policy is terminated pursuant to item 6 under Part 2 General Condition of 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) Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by customs or other government officials or authorities of any country;
- (b) Hazardous adventure unless such sports have been covered under the Additional Sports (Optional Riders) that Insured Person has purchased;
- (c) HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) however caused and/or any mutant derivations, variations or treatment thereof however caused;
- (d) Ionising radiation or contamination by radioactivity from any nuclear waste from combustion of nuclear fuel;
- (e) Pre-Existing Conditions;
- (f) Pregnancy, childbirth, abortion or miscarriage;
- (g) Riot or civil commotion, lockout or threat of such incident;
- (h) The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- (i) 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.

Note: This list is non-exhaustive. Please refer to the Policy contract 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. **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

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

  AllianzMalaysia

 allianz.com.my

10. Other types of Personal Accident cover available:

- (a) Allianz Shield
- (b) Road Warrior
- (c) Enhanced Road Warrior

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. 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 16/01/2020.