

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

**PRODUCT DISCLOSURE SHEET**

(Read this Product Disclosure Sheet before you decide to take up Enhanced Road Warrior 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 : Enhanced Road Warrior**

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

Besides covering you and your passengers with personal accident and a host of other insurance benefits, this plan also provides you with a 24 Hours Car Assistance Program. A selected panel of reliable tow truck operators located throughout Malaysia has been engaged to render assistance. Enhanced Road Warrior also has additional benefits such as car replacement, compassionate cover and flood cover.

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

This policy covers:

(a) Personal Accident Benefits

- Death/Permanent Disablement
- Medical Expenses
- Bereavement
- Double Indemnity
- Corrective Cosmetic Surgery
- Hospital Income

(b) Car Assistance Program

- 24-Hour Emergency Towing And Minor Roadside Repairs
- Taxi and Car Rental Assistance
- Arrangement for Hotel Accommodation
- International Assistance
- Arrangement for Emergency Evacuation
- Referral to Service Centre
- Emergency Message Transmission

(c) Additional Benefits

- Car Replacement for Peninsular and East Malaysia
- Compassionate Cover (Subject to the Named Vehicle being insured under a Private Car Comprehensive Motor Policy)
- Optional Car Replacement for 7 days
- Flood Cover

Duration of cover is for one (1) year. You need to renew your insurance cover annually.

*Note: Please refer to the full feature and benefits and scale of benefits in the policy contract.*

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

The total premium that you have to pay may vary depending on the plan purchased.

	<b>Plan A (RM)</b>	<b>Plan B (RM)</b>	<b>Plan C (RM)</b>
Premium	99	179	259
Optional Car Replacement	90	90	90

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

<b>Type</b>	<b>Amount</b>
Commissions paid to the insurance intermediary (if any)	10% 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) Some Exclusions – Driver not holding a valid driving license, cost of replacement of parts and components, Named Vehicle modified against government regulations, any commercial vehicle, strike, riot or civil commotion and Name Vehicle used for illegal purpose
- (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) Eligibility – Insured Person aged between seventeen (17) years old to eighty (80) years old

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

War, civil war, suicide, childbirth, miscarriage, insanity (unless caused solely and directly by accidental means to the driver and or passengers while driving, riding, alighting or boarding the Named Vehicle), illness, under influence of drugs, vehicle used for hire, racing, pacemaking or illegal business pursuit and driver not holding a valid driving licence.

*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. 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 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)  
Facebook: AllianzMalaysia  
Website: [allianz.com.my](http://allianz.com.my)

**10. Other types of Personal Accident cover available**

- (a) Road Warrior

**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 01/09/2018.