

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up the Group Personal Accident Policy for Shieldcard Holdings Sdn Bhd. Be sure to also read the general terms and conditions in the policy wording ("Policy Wording").

Financial Service Provider : Allianz General Insurance Company (Malaysia) Berhad. ("Allianz"/"Us"/"We"/"Our")
Product Name : Group Personal Accident for Shieldcard Holdings Sdn Bhd ("Policy")
Policyholder : Shieldcard Holdings Sdn. Bhd.

1. What is the product about?

This product provides compensation in the event of death caused by accident. This product also provides daily compensation in the event hospitalization as a result of an accident.

2. What are the covers/benefits provided?

Benefit	Sum Insured (RM)
Accidental Death	200,000
Hospital Income (per day/up to 30 days)	100

Duration of cover varies depending on the duration of cover chosen. Please refer to your Confirmation of Cover received via email for information on your coverage details.

3. How much premium do I have to pay?

The total premium that you have to pay may vary depending on the duration of cover required.

Duration of Cover	RM
One (1) month	6.00
Three (3) months	18.00
Six (6) months	35.00
Annual Premium	70.00

Notes: 1. Premium is inclusive 6% of Service Tax.

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

Type	Amount
Commission	25%

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 in inaccurate or has changed.

- (b) **Premium Payment** – The premium due must be paid and received by Allianz before cover commences.
- (c) **Eligibility** – Insured Person must be a Malaysian, Malaysian permanent resident, work permit holder, pass holder or otherwise legally employed in or who is residing in Malaysia, aged from eighteen (18) years old up to eighty (80) years and who is a registered member of the AXXESS programme, owned and managed by Shieldcard Holding Sdn Bhd.
- (d) **Period of Insurance** – The duration stated in the Confirmation of Cover during which you are insured subject to the terms, conditions and exclusions more particularly set out in the Policy.
- (e) Claims
 - (i) All claims must be given in writing to Us within thirty (30) days from the date of loss/accident;
 - (ii) Written proof of loss, including but not limited to medical reports, original receipts, police report and such other proof as required to support the nature of claim, must be furnished to Us within ninety (90) days from the date of loss/accident;
 - (iii) Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time provided such proof is furnished as soon as possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required.

6. What are the major exclusions under this policy?

- (a) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, military or popular uprising;
- (b) Insanity, suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereat;
- (c) Intoxication beyond the legal limit related to driving offences and/or intoxication by illegal drugs;
- (d) While committing or attempting to commit any unlawful act;
- (e) Any losses consequent upon the Insured Person being involved in any of the occupations mentioned hereunder, except in respect of an Accident occurring outside of the Insured Person's working hours that gives rise to a claim payable under this Policy:
 - a) Police, army/military and law enforcement officers
 - b) Aircraft testers, pilots or crew
 - c) Divers
 - d) Racing drivers
 - e) Jockeys
 - f) Person engaged in underground mining and tunneling
 - g) Firemen
 - h) Seamen and sea fishermen
 - i) War correspondents
 - j) Oil rig workers
 - k) Steeplejacks
 - l) Stevedores
 - m) Person engaged in demolition of buildings
 - n) Person engaged in ambulance services
 - o) Sawyers, timber logging workers, drivers/attendants of timber lorries and winches
 - p) Wood working machinists-using wood working machinery driven by mechanical power
 - q) Explosive handlers
 - r) Quarrymen
 - s) Railway manual worker
 - t) Animal trainers
 - u) Security personnel (with firearms)
 - v) Building cleaners (building exceeding 9m)

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?

If Policyholder or Insured Person give notice to Allianz to terminate this Policy, such termination shall become effective on the date after the expiry of the period of insurance regardless of the date the notice is received or any date specified in such notice. The premium paid will not be refunded and the coverage for the Insured Person will expire on the last date of the Period of Insurance.

(a) Termination by Allianz

Allianz may give notice of termination of this Policy by registered post to Policyholder at the last known correspondence address in Malaysia. Such termination shall become effective seven (7) days following the date of such notice. Notwithstanding the termination of this Policy, the individual coverage of the Insured Person subsisting at the date of termination of this Policy shall continue to be in force until the expiry of the Period of Insurance.

(b) Automatic Termination of Individual Coverage

The individual coverage of the Insured Person shall lapse/terminate on the earlier of the following occurrences:

- (i) Upon death of Insured Person; or
- (ii) At mid mid-night (standard Malaysian time) on the last day of the Period of Insurance stated in the Schedule; or
- (iii) When the Insured Person attains the age of eighty one (81) years.



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

It is important that you inform Shieldcard Holdings Sdn Bhd of any changes in your contact and personal details to ensure that all correspondence reach you in a timely manner.

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 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

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE BENEFITS FOR DEATH IN YOUR INSURANCE POLICY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/09/2020.