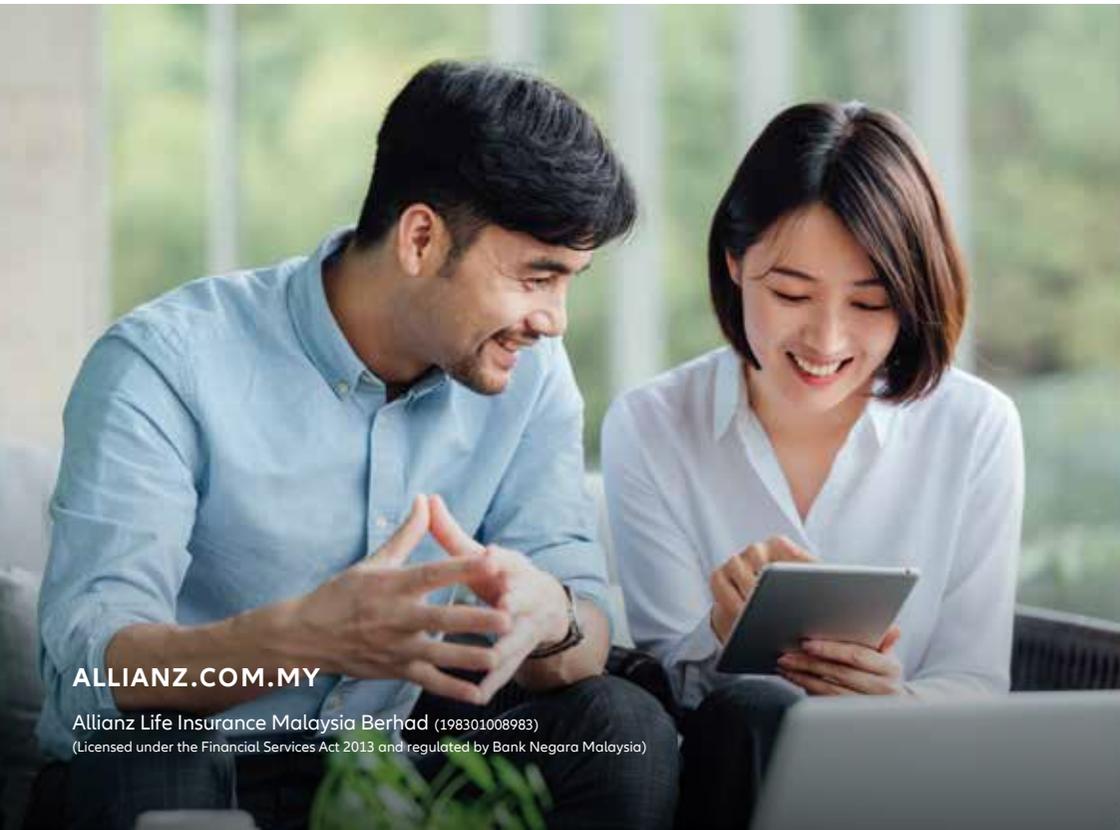


# Securing your health with extra coverage for the future



[ALLIANZ.COM.MY](https://www.allianz.com.my)

Allianz Life Insurance Malaysia Berhad (198301008983)  
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)



# Your lifelong medical coverage for a blissful future

Our health is the bedrock upon which our life experiences are built, allowing us to enjoy life's richness in all its forms. Yet, the uncertainties of our physical well-being, coupled with the unexpected costs it may entail, can disrupt our peace of mind. How then can we enjoy the freedom to experience life to the fullest?

At Allianz, we understand how the rising costs of medical care can lead to financial concerns and impact one's well-thought-out plans. Hence, we've designed a health plan as a safety net to bridge potential financial gaps in your healthcare needs. With this unique deductible plan, you'll have the financial flexibility to enjoy maximum medical coverage at a lower Premium, while extending this comprehensive coverage to your dependants, too.

Introducing **Allianz FlexMed Choice**, a standalone, guaranteed renewable Hospitalisation & Surgical Plan designed for employees already covered under a Group Hospitalisation and Surgical Scheme provided by their employers. It provides you with additional continuous uninterrupted coverage even when you are no longer in employment or no longer receive such coverage from your employer, giving you the freedom to enjoy life without worries for the future. It serves as your lifelong partner in health and financial security, empowering you to take charge of your well-being today to secure peace of mind for the rest of your life.



## Designed with multiple deductible levels to suit different needs

Take charge of your health with additional protection. The **Allianz FlexMed Choice** is designed to cover your eligible expenses in excess of a deductible sum which may be paid under the coverage provided by your employer. You can choose from four different deductible plans, each with a specified deductible amount, before the **Allianz FlexMed Choice** starts covering the remaining eligible expenses.



## Continuous coverage beyond employment

Stay protected with coverage that continues upon leaving employment. On top of that, you have the option to convert your deductible plan to a zero deductible plan upon your attaining age 60 nearest birthday on the policy anniversary.



## Holistic protection with additional treatment benefits

Experience comprehensive health coverage like never before. The **Allianz FlexMed Choice** offers additional treatment benefits, including coverage for COVID-19 categories 3, 4 and 5, Out-Patient treatment for cancer, stroke, and physiotherapy, genomic testing for cancer, reimbursement for chiropractic services, homeopathy, acupuncture, and more.



## A cashless, hassle-free admission and discharge process

Leave your worries about carrying cash behind. With our cashless facility\*, your admission and discharge experience will be completely hassle-free.



## Peace of mind beyond coverage

Feel at ease when you're taken care of every step of the way. Our value-added services such as the Allianz Care@Home, provides medical-assisted attention at your own home, and the International Second Medical Opinion provides you access to opinions from top medical experts and specialists around the world.

\*Terms and conditions apply.

### Case Scenario 1



Amry is a hardworking and ambitious young man, striving to build the life of his dreams.

Recognising the importance of his health to pursue his goals, Amry takes up an additional medical coverage on top of his company's current medical benefit.



He purchases the **Allianz FlexMed Choice Plan 300** with a deductible of RM25,000. This deductible is a portion of the medical expenses that he must pay, before **Allianz FlexMed Choice** covers the remaining eligible expenses.



#### Amry's company covers initial expenses

Amry can cover the initial RM25,000 of the total medical expenses with his company's Group Hospitalisation and Surgical Scheme.

#### Medical expenses above company's coverage

Unfortunately, Amry is hospitalised in a R&B 300 due to a coronary artery disease. The total medical expenses is estimated at RM40,000.

#### Company's employee coverage

His company provides a Group Hospitalisation and Surgical Scheme with an annual limit of RM25,000 with R&B 300.



#### Allianz FlexMed Choice covers the remaining

The remaining RM15,000 of the medical expenses will be covered by the plan, should it qualify as eligible expenses. Amry can now fully focus on his recovery.

### Case Scenario 2



Sarah is passionate about living life to the fullest, free from any financial burdens in the event of unforeseen circumstances.

Hence, she begins planning for the long term, envisioning a happy future where she can spend her golden years without any worries.



She purchases the **Allianz FlexMed Choice Plan 200**, with a deductible of RM10,000, and opts for the retirement option at age 60.



#### Unexpected medical circumstances

A year later, Sarah has an accident and requires hospitalisation. The total medical expenses is estimated at RM9,000.

#### Allianz FlexMed Choice converts to zero deductible

Fortunately, with the retirement option, her **Allianz FlexMed Choice** plan is converted to a zero deductible plan at age 60.

#### Company's employee coverage ends

At age 60, Sarah retires and no longer receives her company's medical coverage.



#### Allianz FlexMed Choice covers the entire expense

With the **Allianz FlexMed Choice**, Sarah's eligible expenses are fully covered by Allianz. Sarah can now enjoy her golden years doing the things she loves.

### Case Scenario 3



Akmal and his wife, Siti desire to spend their golden years rekindling their young love.

Knowing that they want to enjoy a worry-free future, they invested in a comprehensive protection plan during Akmal's prime years to help them overcome unexpected health challenges without financial burdens.



They are covered under **Allianz FlexMed Choice** with a zero deductible plan from the retirement option.



#### Proceed with treatment

Once their worries are addressed, Siti proceeds with the recommended treatment.



#### Utilise the International Second Medical Opinion benefit

Unfamiliar with the treatment, they seek Allianz's help to connect them with an international medical expert to ease their worries about the treatment's potential side effects.



#### Allianz FlexMed Choice covers genomic testing

During a recent admission, Siti was diagnosed with cancer. Their doctor advises Siti to take the genomic testing. Following that, their doctor recommends her to go for a targeted therapy.



#### Allianz FlexMed Choice supports recovery

A month later, Siti goes for a follow-up treatment for a full recovery.



#### Allianz FlexMed Choice covers the entire eligible expenses

Akmal and Siti are relieved that all the eligible expenses were taken care of by **Allianz FlexMed Choice** and emerge victorious over cancer.

### Table of benefits

This is a standalone H&S plan and it cannot be sold as a rider.

	Plan 100 (RM)	Plan 150 (RM)	Plan 200 (RM)	Plan 300 (RM)	Plan 500 (RM)
Overall Annual Limit	110,000	300,000	600,000	1,200,000	2,500,000
Overall Lifetime Limit	No limit				
Deductible per Policy Year	RM5,000 / RM10,000 / RM25,000 / RM50,000				

#### A Hospitalisation and Surgical Benefits

1	Hospital Room and Board (subject to a maximum of 180 days per any 1 Disability)	100	150	200	300	500
2	Intensive Care Unit (subject to a maximum of 75 days per confinement)					
3	Hospital Supplies and Services					
4	Surgical Fees					
5	Anaesthetist Fees					
6	Operating Theatre Fees					
7	In-Hospital Physician Visit (subject to a maximum of 2 visits per day)					
8	Pre-Hospitalisation Diagnostic Tests (within 90 days prior to Hospitalisation)	As charged (includes Day-Care Surgery), subject to Reasonable and Customary Charges*				
9	Pre-Hospitalisation Consultation (within 90 days prior to Hospitalisation)					
10	Post Hospitalisation Treatment (within 180 days following discharge from Hospital)					
11	Organ Transplant					
12	Home Nursing Care (subject to a maximum of 180 days per lifetime)					
13	Ambulance Fees					
14	Day-Care Surgery					
15	Second Medical Opinion (subject to a maximum of RM2,000 per Policy Year)					
16	Medical Report Fee (per any 1 Disability)	200	200	200	200	200
17	Lodger Benefit (subject to a maximum of 150 days per any 1 Disability)	75	75	100	150	250

	Plan 100 (RM)	Plan 150 (RM)	Plan 200 (RM)	Plan 300 (RM)	Plan 500 (RM)
<b>B Out-Patient Treatment Benefits (per Policy Year)</b>					
1 Emergency Accidental Out-Patient Treatment & 60 Days Follow Up Treatment (within 48 hours after Accident)	1,500	1,500	2,000	3,000	5,000
2 Accidental Out-Patient Dental Treatment (within 24 hours after Accident and up to 14 days follow up treatment)	1,000	1,000	1,000	1,000	1,000
3 Emergency Out-Patient Treatment (10pm-8am)	1,000	1,000	1,000	1,000	1,000
4 Out-Patient Kidney Dialysis Treatment	As charged, subject to Reasonable and Customary Charges*				
5 Out-Patient Physiotherapy Treatment	As charged, subject to Reasonable and Customary Charges*				
6 Out-Patient Stroke Treatment	5,000	10,000	15,000	20,000	20,000
<b>C Cancer Treatment Benefits</b>					
1 Out-Patient Cancer Treatment (radiotherapy, chemotherapy, targeted therapy, hormonal therapy or immunotherapy including consultation, examination tests and prescribed take-home drugs)	As charged, subject to Reasonable and Customary Charges*				
2 Genomic Test for Cancer (per lifetime)	N/A	N/A	10,000	20,000	40,000
<b>D Other Benefits</b>					
1 Intraocular Lens	As charged, subject to Reasonable and Customary Charges**				
2 COVID-19 Coverage	N/A	N/A	As charged, subject to Reasonable and Customary Charges*		
3 Out-Patient Dengue or Enteric Fever Treatment (includes consultation, examination tests and prescribed take-home drugs)	As charged, subject to Reasonable and Customary Charges*				

	Plan 100 (RM)	Plan 150 (RM)	Plan 200 (RM)	Plan 300 (RM)	Plan 500 (RM)
4 Reimbursement for Chiropractic, Chiropody, Homeopathy, Osteopathy, or Acupuncture (post Hospitalisation Out-Patient Benefit, within 30 days following discharge from Hospital)	As charged, subject to Reasonable and Customary Charges* (limited to 1 visit per day)				
	Limit per day				
	N/A	150	200	300	500
	Maximum per Policy Year				
	N/A	1,500	2,000	3,000	5,000

\* Reasonable and Customary Charges based on Private HealthCare Facilities and Services (Private Hospitals and Other Private HealthCare Facilities) Regulation 2006 of Malaysia, including any subsequent amendment(s) or enactment of it.

^ For claims on monofocal (non toric) lens only. In the event of any claim on intraocular lens other than the monofocal (non toric) lens, all claims previously made and to be made under this benefit shall be capped at RM6,000 per lifetime.

## Eligibility

	Minimum Entry Age	Maximum Entry Age
Life Assured	15 days old	70 years old
Applicant	16 years old	100 years old
Maximum Expiry Age		100 years old
Maximum Entry Age At Application for Selection of Retirement Option (60 years old)		59 years old

The age is based on the age nearest birthday.

## Value-added service

### Allianz Care@Home

Allianz Care@Home is an exclusive home monitoring service by medical care professionals, that renders medical-assisted attention for qualified illnesses. Being the first of its kind in Malaysia, this value-added service now offers our Policyholders an option to get medical attention right at home!

Rest assured that in the event where the patient's condition escalates while being monitored at home, our appointed provider will assist with hospital admission and ambulance arrangement (if required).

Under Allianz Care@Home, the Life Assured is entitled to claim the benefits applicable to an In-Patient under the Hospitalisation & Surgical Benefit, subject to our approval.

For more information on this service, please visit [www.allianz.com.my/careathome](http://www.allianz.com.my/careathome).

We reserve the right to amend the terms and conditions for this service or terminate this service by giving you a written notice of three (3) months prior to the effective date of the revisions or termination.

### International Second Medical Opinion

The International Second Medical Opinion is a value-added service provided by a third party which gives the Life Assured access to top experts from around the world to facilitate the medical decision making. A licensed physician will be assigned to conduct a thorough clinical conversation, collect all available medical information and identify top experts to provide independent assessment.

If you wish to utilise this service, kindly contact us for further arrangements.

We reserve the right to amend the terms and provisions of this service or terminate this service by giving you a written notice of three (3) months prior to the effective date of the revisions or termination.

## Deductible

Deductible is applicable for plan types below. We shall reimburse the amount of the total eligible expense in excess of the selected deductible, subject to the Overall Annual Limit as stated in the Table of Benefits.

The levels of deductible options that are available are as follows:

Level of Deductible	1	2	3	4
RM	5,000	10,000	25,000	50,000

## Annual premium rate table

Age Group	RM5,000 Deductible									
	Male					Female				
	Plan 100	Plan 150	Plan 200	Plan 300	Plan 500	Plan 100	Plan 150	Plan 200	Plan 300	Plan 500
0 - 1	1,955	2,009	2,520	2,985	3,740	1,622	1,675	2,098	2,479	3,086
2 - 4	1,241	1,276	1,606	1,900	2,375	1,061	1,096	1,378	1,626	2,018
5 - 9	739	766	980	1,110	1,334	624	659	829	939	1,123
10 - 14	577	604	742	847	1,037	430	448	555	632	767
15 - 19	776	795	980	1,172	1,421	552	569	712	845	1,019
20 - 24	1,002	1,031	1,235	1,403	1,745	813	842	1,008	1,125	1,393
25 - 29	1,029	1,046	1,274	1,479	1,868	870	908	1,106	1,284	1,630
30 - 34	1,124	1,163	1,456	1,776	2,213	931	966	1,202	1,471	1,853
35 - 39	1,281	1,322	1,616	1,875	2,383	1,132	1,170	1,436	1,682	2,164
40 - 44	1,457	1,500	1,828	2,227	2,834	1,414	1,479	1,859	2,276	2,929
45 - 49	1,834	1,877	2,301	2,748	3,562	1,796	1,876	2,333	2,812	3,675
50 - 54	2,539	2,610	3,220	3,899	5,070	2,403	2,491	3,139	3,833	5,028
55 - 59	3,245	3,349	4,170	4,934	6,490	3,028	3,158	3,922	4,666	6,146
60 - 64	4,505	4,667	5,530	6,598	8,711	4,047	4,229	4,994	5,953	7,830
65 - 69	6,047	6,515	7,685	9,178	12,087	5,063	5,461	6,452	7,698	10,130
70 - 74	8,049	8,663	10,170	12,136	15,969	6,250	6,730	7,932	9,458	12,447
75 - 79	10,510	11,297	13,210	15,776	20,765	7,609	8,182	9,626	11,498	15,158
80 - 84	14,926	16,019	18,593	22,285	29,873	9,426	10,124	11,948	14,313	19,110
85 - 89	17,399	18,665	21,721	26,209	35,857	10,410	11,174	13,263	16,030	21,729
90 - 94	19,872	21,310	24,929	30,184	41,377	11,394	12,225	14,601	17,807	24,353
95 - 99	22,345	23,956	28,133	34,157	46,955	12,378	13,275	16,084	19,786	27,311

Age Group	RM10,000 Deductible									
	Male					Female				
	Plan 100	Plan 150	Plan 200	Plan 300	Plan 500	Plan 100	Plan 150	Plan 200	Plan 300	Plan 500
0 - 1	1,324	1,361	1,707	2,022	2,533	1,099	1,135	1,421	1,679	2,090
2 - 4	841	865	1,088	1,287	1,608	719	743	934	1,101	1,367
5 - 9	500	519	664	752	903	422	447	562	636	761
10 - 14	391	409	503	574	703	291	303	376	428	520
15 - 19	525	538	664	794	962	374	386	483	573	690
20 - 24	679	698	837	950	1,182	550	570	683	762	944
25 - 29	697	709	863	1,002	1,265	589	615	749	870	1,104
30 - 34	762	788	986	1,203	1,499	630	654	814	996	1,255
35 - 39	868	895	1,095	1,270	1,614	767	793	973	1,139	1,466
40 - 44	987	1,016	1,238	1,508	1,920	958	1,002	1,259	1,542	1,984
45 - 49	1,242	1,271	1,559	1,862	2,413	1,217	1,271	1,580	1,905	2,490
50 - 54	1,720	1,768	2,181	2,641	3,434	1,628	1,687	2,126	2,597	3,406
55 - 59	2,198	2,269	2,825	3,342	4,396	2,051	2,139	2,657	3,161	4,163
60 - 64	3,051	3,162	3,746	4,469	5,900	2,742	2,864	3,383	4,032	5,304
65 - 69	4,096	4,413	5,205	6,217	8,187	3,429	3,699	4,371	5,215	6,862
70 - 74	5,452	5,868	6,888	8,221	10,817	4,234	4,559	5,373	6,406	8,431
75 - 79	7,119	7,652	8,948	10,686	14,066	5,154	5,542	6,520	7,788	10,267
80 - 84	10,110	10,850	12,594	15,095	20,235	6,385	6,858	8,093	9,695	12,944
85 - 89	11,785	12,643	14,713	17,753	24,288	7,051	7,569	8,984	10,858	14,718
90 - 94	13,461	14,435	16,886	20,445	28,027	7,718	8,281	9,890	12,061	16,496
95 - 99	15,136	16,227	19,056	23,137	31,805	8,384	8,992	10,895	13,402	18,500

Age Group	RM25,000 Deductible									
	Male					Female				
	Plan 100	Plan 150	Plan 200	Plan 300	Plan 500	Plan 100	Plan 150	Plan 200	Plan 300	Plan 500
0 - 1	446	458	575	681	853	370	382	479	566	704
2 - 4	283	291	367	434	542	242	250	315	371	461
5 - 9	169	175	224	253	304	142	150	189	214	256
10 - 14	132	138	169	193	237	98	102	127	144	175
15 - 19	177	181	224	267	324	126	130	163	193	233
20 - 24	229	235	282	320	398	185	192	230	257	318
25 - 29	235	239	291	338	426	199	207	252	293	372
30 - 34	257	265	332	405	505	212	220	274	336	423
35 - 39	292	302	369	428	544	258	267	328	384	494
40 - 44	332	342	417	508	647	323	338	424	519	668
45 - 49	418	428	525	627	813	410	428	532	642	839
50 - 54	579	596	735	890	1,157	548	568	716	875	1,147
55 - 59	741	764	952	1,126	1,481	691	721	895	1,065	1,403
60 - 64	1,028	1,065	1,262	1,506	1,988	924	965	1,140	1,359	1,787
65 - 69	1,380	1,487	1,754	2,094	2,758	1,155	1,246	1,472	1,757	2,312
70 - 74	1,837	1,977	2,321	2,770	3,644	1,426	1,536	1,810	2,158	2,840
75 - 79	2,398	2,578	3,015	3,600	4,739	1,737	1,867	2,197	2,624	3,459
80 - 84	3,406	3,656	4,243	5,086	6,817	2,151	2,310	2,727	3,266	4,361
85 - 89	3,971	4,259	4,957	5,981	8,183	2,376	2,550	3,027	3,658	4,959
90 - 94	4,535	4,863	5,689	6,888	9,442	2,600	2,790	3,332	4,064	5,557
95 - 99	5,099	5,467	6,420	7,795	10,715	2,825	3,030	3,670	4,515	6,233

Age Group	RM50,000 Deductible									
	Male					Female				
	Plan 100	Plan 150	Plan 200	Plan 300	Plan 500	Plan 100	Plan 150	Plan 200	Plan 300	Plan 500
0 - 1	154	159	199	236	295	128	132	166	196	244
2 - 4	98	101	127	150	188	84	87	109	128	159
5 - 9	58	60	77	88	105	49	52	65	74	89
10 - 14	46	48	59	67	82	34	35	44	50	61
15 - 19	61	63	77	93	112	44	45	56	67	80
20 - 24	79	81	98	111	138	64	66	80	89	110
25 - 29	81	83	101	117	148	69	72	87	101	129
30 - 34	89	92	115	140	175	73	76	95	116	146
35 - 39	101	104	128	148	188	89	92	113	133	171
40 - 44	115	118	144	176	224	112	117	147	180	231
45 - 49	145	148	182	217	281	142	148	184	222	290
50 - 54	201	206	254	308	400	190	197	248	303	397
55 - 59	256	264	329	390	513	239	249	310	369	485
60 - 64	356	369	437	521	688	320	334	394	470	618
65 - 69	478	515	607	725	955	400	431	510	608	800
70 - 74	636	684	803	958	1,261	494	532	626	747	983
75 - 79	830	892	1,043	1,246	1,640	601	646	760	908	1,197
80 - 84	1,179	1,265	1,468	1,760	2,359	744	800	944	1,130	1,509
85 - 89	1,374	1,474	1,715	2,070	2,832	822	882	1,047	1,266	1,716
90 - 94	1,569	1,683	1,969	2,384	3,268	900	965	1,153	1,406	1,923
95 - 99	1,765	1,892	2,222	2,698	3,708	978	1,048	1,270	1,563	2,157

Age Group	Zero Deductible									
	Male					Female				
	Plan 100	Plan 150	Plan 200	Plan 300	Plan 500	Plan 100	Plan 150	Plan 200	Plan 300	Plan 500
60 - 64	7,887	8,172	9,683	11,553	15,251	7,086	7,404	8,744	10,423	13,709
65 - 69	10,587	11,408	13,455	16,069	21,163	8,864	9,561	11,297	13,479	17,737
70 - 74	14,092	15,167	17,805	21,249	27,960	10,943	11,784	13,888	16,559	21,792
75 - 79	18,402	19,779	23,129	27,621	36,357	13,323	14,325	16,854	20,132	26,539
80 - 84	26,133	28,046	32,553	39,018	52,304	16,503	17,726	20,920	25,061	33,459
85 - 89	30,463	32,679	38,030	45,889	62,779	18,226	19,564	23,222	28,066	38,043
90 - 94	34,793	37,311	43,647	52,847	72,444	19,949	21,404	25,564	31,177	42,638
95 - 99	39,123	41,943	49,257	59,804	82,211	21,672	23,243	28,160	34,642	47,818

## Note:

1. The Premium rates are applicable to occupational classes I and II only. For occupational class III, the Premium rates will be charged at twenty-five percent (25%) loading and for occupational class IV, the Premium rates will be charged at fifty percent (50%) loading.
2. The Premium rates for Age group seventy-one (71) to ninety-nine (99) years old are for renewal only.
3. The Premium rates shown in the above Annual Premium Table are not inclusive of Hospital Assistance Fee. The charge for Hospital Assistance Fee is at RM23 per Policy Year.

## Fees & charges

### Hospital Assistance Fee

RM23.00 per year is charged for all plans. We reserve the right to revise the fee by giving a written notice of three (3) months prior to the next Policy Anniversary.

## Exclusions

The policy shall not pay any benefit arising from or accelerated directly or indirectly, wholly or partly by:

1. Pre-Existing Conditions.
2. Any Disability arising during the Waiting Period except for accidental injuries. This shall include any cross over Waiting Period admission where the admission date falls within the Waiting Period and the admission continues until after the Waiting Period, in which case the entire Disability is not payable.
3. Specified Illnesses occurring during the Waiting Period, whether or not caused by an Accident. This shall include any admission where the admission date falls within the Waiting Period and the admission continues until after the Waiting Period, in which case the entire Disability is not payable.
4. Surgery and/ or treatment related to plastic/ cosmetic purposes, circumcision, eye examination, glasses and refraction or surgical correction of near-sightedness (Radial Keratotomy or Lasik) and any prescription thereof or therefor.
5. The use or acquisition of all types of external prosthetic, external appliances, or corrective devices, including but not limited to artificial limbs, hearing aids, pacemakers, and braces, and any prescriptions thereof or therefor.
6. Dental conditions including dental treatment or oral Surgery (except as necessitated by Accidental Injuries as specified in the Accidental Out-Patient Dental Treatment Clause to sound natural teeth occurring wholly during the period of cover).
7. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal Disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and Human Immunodeficiency Virus (HIV) related Diseases.
8. Any communicable Diseases requiring quarantine by law, except for COVID-19 categories 3, 4 and 5 (according to the guidance of the Ministry of Health Malaysia) for Plan 200, 300 and 500.
9. Any treatment or surgical operation for Congenital Conditions or deformities including hereditary conditions which was manifested or was diagnosed before the Life Assured attains seventeen (17) years of Age.
10. Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, erectile dysfunction and tests or treatment related to impotence or sterilization.
11. Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain, and hyperhidrosis.
12. Suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane.
13. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
14. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
15. Expenses incurred for donation of any body organ by the Life Assured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
16. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy (other than the chiropractic, chiropody, homeopathy, osteopathy or acupuncture specified in Reimbursement For Chiropractic, Chiropody, Homeopathy, Osteopathy or Acupuncture provisions) such as treatment, medical service or supplies, including but not limited to acupressure, reflexology, bonesetting, herbalist treatment, massage or aroma therapy or other alternative treatment.
17. Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Life Assured and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract.
18. Psychotic, psychiatric, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations).
19. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items.
20. Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
21. Private flying other than in any commercial scheduled airlines licensed to carry passengers over established routes.
22. Expenses incurred for sex changes.
23. Experimental Treatments which security and reliability have not been recognised by the medical authority (Ministry of Health) of Malaysia.

## Important notes

1. This brochure is for illustration purposes only and the information included is neither comprehensive nor exhaustive. You need to refer to the Product Disclosure Sheet (PDS) for further details. PDS can be obtained from your servicing agent.
2. The Premium payable for the policy renewal is not guaranteed and subject to review in future. The adjustment in Premium, if any, aims to reflect our claim experience, cost of medical treatment, medical inflation and advancement in medical technology. This list is not exhaustive and the Premium may also be revised under other justified circumstances. Such changes, if any, shall be applicable to all Policyholders irrespective of their policy duration and claim experience.
3. We have the right to revise the Premium rates, fees, charges, terms and conditions and you will be informed in writing of the revision at least three (3) months prior to the next policy anniversary.
4. You should satisfy yourself that this policy will best serve your needs and that the Premium payable under this policy is an amount you can afford. A free look period of fifteen (15) days will be given from the date of your receipt of the Policy Contract for you to review its suitability and should you choose to return this policy within that period, the amount to be refunded shall be the Premium without interest paid less any expenses incurred by us for medical examination.
5. Service Tax (if applicable) will be charged at the rate of six percent (6%) on the applicable portion of your Premium / fee / charges for the period of insurance coverage.
6. "Waiting Period" means :
  - a. the period of first thirty (30) days for any Disability other than the Specified Illnesses; or
  - b. the period of first one hundred and twenty (120) days for Specified Illnesses,

from the Issue Date or Reinstatement Date, whichever is later, in which a claim cannot be made under this policy.

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Allianz Life Insurance Malaysia Berhad (198301008983)  
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