

Terms and Conditions for Complimentary Covid-19 Coverage by Allianz

1. The promotion of “**Complimentary Covid-19 Coverage**” is open to all HSBC customer who purchase participating Allianz Life product(s); submits the application during Promotion Period; and Policy is issued by Allianz Life by 31st March 2022. Participating Allianz Life product(s) are:-
 - a. HSBC’s UniversalLegacy
 - b. HSBC’s FamilyCare
 - c. HSBC’s HealthPlus
 - d. HSBC’s EliteCare (with minimum 1 rider)
2. The Life Assured of the qualified policy will enjoy the benefits of Complimentary Covid-19 Coverage, for one (1) year based on policy issuance date & subject to thirty (30) days waiting period. For example: Policy issued on 15th Jan 2022, the Complimentary Covid-19 Coverage will be effective up to 14th Jan 2023.
3. The Complimentary Covid-19 Coverage will be based on the First Come First Served Basis.
4. This Promotion shall run from 1st January – 31st March 2022, both dates inclusive (“Promotion Period”).
5. Mobile Phone number is mandatory in order to be qualified for this Complimentary Covid-19 Coverage.
6. Eligible Policy Holder will be receiving notification of “Complimentary Covid-19 Coverage” from Allianz Life via SMS, within seven (7) working days.
7. The Life Assured will be covered under the Covid-19 coverage plan due to Covid-19 infection, subject to the Covid-19 annual limit of RM 100,000. It will be based on pay and claim basis.
8. Benefits covered under this plan when diagnose as Category 3,4, & 5 of Covid-19:
 - Pre-hospitalization specialist consultation & diagnostic tests (30 days before hospitalization)
 - Pre-admission Covid-19 Test
 - Covid-19 hospitalization treatment (subject to RCC)
 - Post hospitalization treatment (30 days after discharge)
 - Traditional Chinese Medicine (TCM) are not inclusive.
9. For more Claim details, kindly visit <https://www.allianz.com.my/personal/help-and-services/how-to-and-fags/how-to-make-a-claim/individual.html>, refers to “File a medical claim” section.
10. For Claim enquiry and purpose, kindly email to ALIM.EBClaim@allianz.com.my.
11. If Eligible Customer exercises cooling-off rights, cancellation or termination for the issued policy during the free look period, the Eligible Customer will not be entitled to the Complimentary Covid-19 Coverage and it will be forfeited.
12. This Promotion is not applicable with any other promotions, vouchers, rebates or privileges applicable to the insurance product.
13. This Promotion’s Terms and Conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
14. Allianz reserves the right to change, withdraw, discontinue or terminate the campaign at any time at our absolute discretion without prior notice.