

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

**PRODUCT DISCLOSURE SHEET**

(Read this Product Disclosure Sheet before you decide to take up Allianz Cancer Protect 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 Cancer Protect (ACP)

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

This is a yearly renewable product with coverage up to seventy-four (74) years old nearest birthday, if the Insured Person is diagnosed as suffering from Cancer after the Waiting Period, upon Our receipt and approval of the Claim, We shall pay two hundred percent (200%) of Insured Amount in one lump sum. All coverage for Insured Person under this Policy shall immediately cease to be in force upon Our approval of the Claim.

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

**Table 1: Lump Sum Insured Amount**

Plan	Plan 125	Plan 250	Plan 375	Plan 500
Insured Amount (RM)	125,000	250,000	375,000	500,000

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

The premium rates are not guaranteed and are charged according to the attained age nearest birthday at each policy renewal. We reserve the right to revise the premium rate by giving three (3) months written notice prior to the next policy anniversary. The adjustment in premium rates, if any, will aim to reflect Our claim experience. Additionally, the premium rates may also be revised under other justified circumstances. Such changes, if any, shall be applicable to all policyholder irrespective of their policy duration and claim experience.

**Annual Premium Table**

Age Band	For Male Insured Person				For Female Insured Person			
	Plan 125	Plan 250	Plan 375	Plan 500	Plan 125	Plan 250	Plan 375	Plan 500
	RM				RM			
15 days - 17 years	201	312	423	534	184	278	373	467
18 years - 24 years	209	328	447	567	198	306	415	523
25 years - 29 years	222	354	487	619	305	520	735	950
30 years - 34 years	339	588	837	1,087	495	900	1,305	1,710
35 years - 39 years	486	883	1,280	1,677	925	1,760	2,595	3,431
40 years - 44 years	667	1,244	1,821	2,398	1,537	2,985	4,432	5,880
45 years - 49 years	1,000	1,911	2,821	3,732	2,183	4,276	6,370	8,463
50 years - 54 years	1,703	3,316	4,929	6,542	2,749	5,408	8,067	10,726
55 years - 59 years	3,062	6,035	9,007	11,980	3,280	6,471	9,661	12,852
60 years - 64 years	5,414	10,739	16,064	21,388	4,109	8,128	12,147	16,167
65 years - 69 years	6,823	13,557	20,291	27,025	5,173	10,256	15,339	20,422
70 years - 74 years	7,931	15,772	23,613	31,454	6,008	11,927	17,846	23,765

Notes:

1. Premium rates are not guaranteed and are charged according to the attained age nearest birthday at each policy renewal.
2. The premium for age band 66 – 74 years old are for renewal only.
3. Premium is further subject to RM10 for Stamp Duty and Service Tax.
4. The total premium that you have to pay varies depending on annually, half-yearly, quarterly or monthly payment frequency.

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

Type	Amount
Commission	15%
Stamp Duty	RM10

**5. What are some of the key terms and conditions that I should be aware of?**

- (a) **Importance of disclosure** - You must disclose all material facts such as medical condition and state Your age correctly. You should also provide sufficient and accurate information to enable Us to advise You on the suitability of the plan, taking into consideration the appropriateness of the plan to Your needs and circumstances.
- (b) **Free-look period** - You may cancel Your Policy by giving Us a written request and by returning this Policy to Us within fifteen (15) days or such longer period as may be specified by Bank Negara Malaysia, from the date of receipt of the Policy by You. We will refund to You the Premiums that You have paid for this Policy less any expenses incurred for medical examination.
- (c) **Waiting period** - The coverage under Your Policy will only start sixty (60) days after the Effective Date or Reinstatement Date of Your Policy, whichever is later.
- (d) **Grace period**- You are allowed a Grace Period of thirty one (31) days from the Premium Due Date to pay Your Premium, during this period Your Policy shall remain in force. If any Premium remains unpaid at the end of the Grace Period, Your Policy shall lapse and have no further value. If any Claim arises during the Grace Period, the outstanding Premium for the whole policy year when the claim arose shall be paid before any claims payable.
- (e) **Reinstatement** – If Your Policy has lapsed due to non-payment of Premium, You may, upon obtaining Our written consent, reinstate it any time within ninety (90) days from the Due Date of the Premium in default subject to the terms and conditions as stated in the Policy wording.
- (f) The Policy will be yearly renewable at Your option subject to Portfolio Withdrawal conditions and other terms and conditions stated in the Policy wording. Unless renewed, the coverage will cease on Expiry Date and We shall strictly not be liable for any expenses that take place after the expiry date.
- (g) **Portfolio Withdrawal** – We reserve the right not to continue with the underwriting of this product. In doing so, We will stop accepting any new policies and will not offer renewal of Your Policy once it has expired. We will write to inform You of Our intention by giving You at least thirty (30) days' notice.

Note: This list is non-exhaustive. Please refer to the Policy Wording for the complete terms and conditions under this plan.

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

The Policy does not cover Cancer in any one of the following occurrences:

- a. where the Cancer is caused directly or indirectly, wholly or partly by any Disease or Surgery other than diagnosis of or Surgery for Cancer;
- b. where the signs or symptoms of Cancer has manifested prior to or within the Waiting Period;
- c. where the Cancer arises directly or indirectly from a Pre-Existing Diseases and which has existed prior to the Effective Date or Reinstatement Date of this Policy whichever is later;
- d. where the Cancer, in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection, subject to the following:
  - i. We reserve the right to require the Insured Person to undergo a blood test for HIV as a condition precedent to acceptance of any claim;
  - ii. an infection shall be deemed to have occurred following Our opinion that the blood or other relevant test(s) indicate either the presence of any Human Immunodeficiency Virus (HIV) or Antibodies to such a Virus; and
  - iii. For the purpose of this policy, the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
- e. any Cancer which was diagnosed to be, directly or indirectly, due to a congenital defect or Disease, which was manifested or was diagnosed before the Insured Person attains seventeen (17) years of Age;
- f. any Cancer caused directly or indirectly, wholly or partly by a self-inflicted Injury; or
- g. any Cancer resulting directly from alcohol or drug abuse;

**7. Can I cancel my policy?**

You may cancel Your Policy by giving Us a written notice. Upon cancellation, You are entitled to a certain amount of refund of the premium provided that You have not made a claim in the current Policy year. Please refer to the Policy Wording for the terms and conditions relating to cancellation.

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

It is important that You inform Us of any change in Your contact details including Your address if any, to ensure that all correspondences reach You in a timely manner.

**9. How do I make a claim?**

You may visit [allianz.com.my](http://allianz.com.my) for the claims guide. You are advised to submit Your claim (if any) to Us as soon as possible.

**10. Where can I get further information?**

Should You require additional information about medical and health insurance, please refer to the insurance info booklet on "Medical and Health Insurance" 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)  
  AllianzMalaysia  
 [allianz.com.my](http://allianz.com.my)

**11. Other types of Medical and Health cover available:**

- (a) Allianz Care –Individual
- (b) Allianz Booster Care

**IMPORTANT NOTE:**

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. 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 01/04/2021.