

PRODUCT DISCLOSURE SHEET

Date: DD-MM-YYYY

Dear Customer,
This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating life insurance. Please refer to the Policy Contract for the full terms and conditions.

Other customers have read this PDS and found it helpful; **You should read it too.**

1

What is HSBC’s FamilyCare?

HSBC’s FamilyCare (**this is an insurance product**) is a non-participating insurance plan that offers protection up to the Life Assured attaining 80 years old nearest birthday. If the Life Assured dies, is totally and permanently disabled or is diagnosed with any one of the covered Critical Illness during the coverage term of the Policy, it pays the Insured Amount as death, Total and Permanent Disability (TPD) benefit or Critical Illness Benefit, upon approval of claim. It also provides coverage for the Life Assured’s spouse (“Covered Spouse”) and child(ren) (“Covered Child(ren)”). In addition, You have a choice to enhance coverage for parents (“Covered Parent(s)”) by adding the Parent Benefit Rider.

2

Know Your Coverage/Benefits

As an illustration, for RM 7,370.00 annually, You will receive the following insurance coverage/benefits for a coverage period of up to age 80:			
Death (Subject to Suicide Clause); or	RM 500,000.00 (Insured Amount) Additional Benefit for Accidental Death: 200% of the Insured Amount		
TPD*; or	RM 500,000.00 (Insured Amount) * Prior to Life Assured attains age 71 years nearest birthday on the Policy Anniversary and subject to a maximum Insured Amount of RM8 million per life. Payment of TPD benefit will reduce the Insured Amount.		
Critical Illness	RM 500,000.00 (Insured Amount)		
Spouse Benefit	Non-Accidental Death Benefit:	Policy Year	Death Benefit
		1st and 2nd	Not Payable
		3rd onwards	RM 50,000.00
	Accidental Death Benefit:	Policy Year	Death Benefit
		1st onwards	RM 150,000.00
Children Accidental Death Benefit (ADB)	Policy Year	Death Benefit	
	1st onwards	RM 100,000.00	
Children Benefit	Policy Year	Benefit Amount (Per Child)	
	1st	RM 12,500.00	
	2nd	RM 25,000.00	
	3rd onwards	RM 50,000.00	
Emotional Relief Benefit	1% of the Insured Amount		
This product covers 50 Critical Illnesses including: 1. Stroke 2. Heart Attack 3. Cancer Note: This list is non-exhaustive . Please read Your Policy Contract and Additional Information Sheet for details on the Critical Illnesses covered.			

Your life insurance **excludes**:

- death of the Life Assured due to suicide within 12 months from the Issue Date or Reinstatement Date, whichever is later, in which case We shall refund total Premiums paid without interest less any expenses incurred for medical examination.
- any TPD suffered by the Life Assured which is caused directly or indirectly, wholly or partly, by Pre-Existing Conditions unless declared by the Life Assured and accepted by Us, on or prior to the Issue Date or Reinstatement Date of this Policy, whichever is later.
- any Critical Illness suffered by the Life Assured or the Covered Child(ren) which is caused directly or indirectly, wholly or partly, by the Critical Illness arises directly or indirectly from a Pre-Existing Conditions as defined, and which has existed on or prior to the Issue Date or Reinstatement Date of this Policy, whichever is later.

- any Accidental Death of the Life Assured, the Covered Spouse or the Covered Child(ren) which is caused directly or indirectly, wholly or partly, by attempted suicide, self-inflicted bodily injuries or disorderly conduct on the part of the Life Assured, the Covered Spouse or the Covered Child(ren), respectively.
- any benefit under the Children ADB/ Children Benefit if the Covered Child(ren) did not survive for at least 14 days after the occurrence of a covered Critical Illness or Child Illness.

Note: This list is **non-exhaustive**. You must refer to the **Policy Contract** and **Additional Information Sheet** for the full list of exclusions.

If You have any questions or require assistance on Your life insurance, You can:



Call Us at
1 300 88 2229



Email Us at:
HSBC.customercare@allianz.com.my



Scan the QR code above or visit Our website at:
<https://www.allianz.com.my/hsbc/familycare>

3 Know Your Obligations

For this life insurance, You must pay a Premium of:

Premium	RM 7,370.00 (Annually)
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Premium payment duration: Up to age 79

You also have to pay the following fees and charges (included as part of Your Policy):

Commission (In percentage of total Annual Premium Paid)	2.10% or RM 7,738.50
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Please refer to the **Sales Illustration** and **Policy Contract** for more details.

4 Other Key Terms

- You must disclose all material facts such as medical condition (if applicable) and state the Life Assured's age correctly. Otherwise, You may risk having Your claim rejected or the Policy terminated.
- You are allowed a Grace Period of 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 except as may be provided in the Automatic Non-Forfeiture Provisions. If any claim arises during this period, the outstanding Premium shall be deducted from the policy moneys payable.
- Waiting Period:
 - For Life Assured, the eligibility for covered Critical Illness will only start 30 days or 60 days (depending on the type of Critical Illness) from the Issue Date or any Reinstatement Date of the Policy, whichever is later.
 - For Covered Spouse, no death benefit payout in the 1st and 2nd Policy Year except for death due to Accident.
 - For Covered Child(ren),
 - (i) the eligibility for covered Critical Illness and Child Illness will only start 60 days from the Issue Date or any Reinstatement Date of the Policy, whichever is later.
 - (ii) In the case of unborn Child(ren) at the time of Policy Issue Date, the Waiting Period shall be 60 days from the issuance of the birth certificate.
 - (iii) In the case of Child(ren) legally adopted after Policy Issue Date, the Waiting Period shall be 60 days from the issuance of the birth certificate or certificate of adoption or the relevant court documentation, as the case may be.
 - (iv) In the case of legal ward appointed after Policy Issue Date, the Waiting Period shall be 60 days from the issuance of the court order.

Note: This list is **non-exhaustive**. You should refer to the **Policy Contract** and **Additional Information Sheet** for the full list of terms.

? Can I cancel my Policy?

Yes, You may cancel Your Policy by giving a written notice to Us.

- Free-look period:** You may cancel Your Policy within 15 days after Your Policy Contract has been delivered to You. We will refund to You the Premiums that You have paid, less any expenses incurred for medical examination.
- After free-look period:** Provided that the Policy is still in force and effect, You may surrender Your Policy at any time during the lifetime of the Life Assured. The surrender value of the Policy is the Cash Value less any Indebtedness. If You surrender Your Policy in the early years, You may receive an amount which is much lesser than the Premiums paid.

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

PRODUCT DISCLOSURE SHEET

Date: DD-MM-YYYY

Dear Customer,

This Product Disclosure Sheet (“PDS”) provides You with key information on Your non-participating life insurance. Please refer to the Supplementary Contract for the full terms and conditions.

Other customers have read this PDS and found it helpful; **You should read it too.**

1

What is Parent Benefit Rider?

Parent Benefit Rider (**this is an insurance product**) is a non-participating rider (“Rider”) that covers the Life Assured’s parents (“Covered Parent(s)”) against 3 advanced stage covered events which are: Cancer, Parkinson’s Disease and Alzheimer’s Disease/Severe Dementia.

2

Know Your Coverage/Benefits


As an illustration, for RM 4,520.00 annually, You will receive the following rider coverage/benefits for a coverage up to age 80 nearest birthday:		
Insured Amount	RM50,000.00	
Benefit Amounts Payable (Subject to a maximum amount per parent per Life Assured)	Policy Year	Benefit Amount (Per Parent)
	1 st Policy Year	Not Payable
	2 nd Policy Year	RM25,000.00
	3 rd Policy Year and Onwards	RM50,000.00
	Note: <ul style="list-style-type: none">This benefit can be claimable up to 2 times but it will only be payable once for each parent under the Rider.The maximum lifetime limit per parent is RM100,000.	

Your life rider **excludes**:


- Any benefit caused directly or indirectly, wholly or partly, by any of the following occurrences:
 - attempted suicide, self-inflicted bodily injuries, disorderly conduct on the part of the Covered Parent(s), or upon the Covered Parent(s) deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane;
 - any congenital defect which has manifested itself or was diagnosed before the Covered Parent(s) attaining the age of 17 and of which We were not aware at the Issue Date of the Supplementary Contract;
 - Critical Illness arising directly or indirectly from a Pre-Existing Condition, and which has existed on or prior to the Issue Date or Reinstatement Date of the Supplementary Contract, whichever is later.
- The Covered Parent(s) who:
 - is above age 80 years old nearest birthday at the time of Policy issue date;
 - attains age 100 years old nearest birthday upon the occurrence of the covered event;
 - did not survive for at least 14 days after the occurrence of a covered event.

Note: This list is **non-exhaustive**. You must refer to the **Supplementary Contract** for the full list of exclusions.


If You have any questions or require assistance on Your life rider, You can:



Call Us at
1 300 88 2229



Email Us at:
HSBC.customercare@allianz.com.my



Scan the QR code above or visit Our website at:
<https://www.allianz.com.my/hsbc/familycare>

3

Know Your Obligations

For Your life Rider, You must pay a premium of:								
Premium	RM4,520.00 (Annually)							
Premium Payment Duration: Up to age of 79 nearest birthday								
You also have to pay the following fees and charges (included as part of Your Policy):								
Commission	The commission paid to HSBC Bank is borne by You and paid from Your premium for this Rider. The commission is inclusive of any applicable government tax.							
	Policy Year	1	2	3	4	5	6	Total
	Commission (% of Rider Premium)	35.00 %	20.00 %	20.00 %	10.00 %	10.00 %	10.00 %	105.00 %
	Commission (RM)	1,582.00	904.00	904.00	452.00	452.00	452.00	4,746.00

Please refer to the **Sales Illustration** and **Supplementary Contract** for more details.

4 Other Key Terms

- You must disclose all material facts such as medical condition (if applicable) and state the Life Assured's age correctly. Otherwise, You may risk having Your claim rejected or Rider terminated.
- Waiting Period is 12 months from the Issue Date or any Reinstatement Date of the Supplementary Contract, whichever is later.
- The Rider benefit will only be payable if the Covered Parent(s) survives 14 days after the occurrence of the covered events.
- "Parent(s)" refers to either the biological parent(s) or legal parent(s) of the Life Assured, whose age is 80 years old nearest birthday or less on the Issue Date of the Supplementary Contract. Legal parent(s) means adoptive parent(s) (in accordance with the laws of Malaysia). Diagnosis are only allowed in Malaysia, Singapore, Brunei, Hong Kong, Australia, New Zealand, USA, UK, Canada, where all documentations or evidence at claims stage must be obtained by claimant/Life Assured if submitted from overseas.
- Issue limit for Covered Parent(s) is subject to a maximum amount of RM100,000 per covered life.
- The premium is level throughout the premium payment term but is not guaranteed. The premium rates to be applied will depend on the Life Assured's entry age, gender and smoker status. We reserve the right to revise the premium rate applicable at Policy Anniversary by giving at least 90 days' written notice.

Note: This list is **non-exhaustive**. Please refer to the **Supplementary Contract** for the complete terms and conditions of this Rider.

? Can I cancel my Rider?

Yes, You may cancel Your Rider by giving a written notice to Us as follows.

- **Free-look period:** You may cancel Your Rider within 15 days after the Supplementary Contract has been delivered to You. We will refund to You the Premiums that You have paid for this Rider less any expenses incurred for medical examination.
- **After free-look period:** Provided that the Basic Policy is still in force and effect, You may surrender this Rider at any time during the lifetime of the Life Assured.

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).