

Comprehensive personal accident plan for you and your family



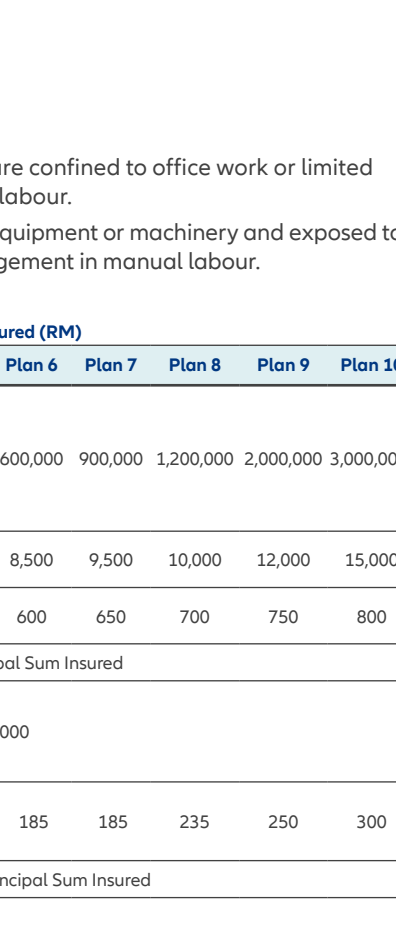
Allianz General Insurance Company (Malaysia) Berhad 206601015674 (735426-V)

Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia

The benefit payable under eligible product is (are) protected by PIDM up to limits.

Powered up cover

Accidents happen when we least expect them. The loss of income and the ever-piling bills arising from serious accidental injuries could become financially burdensome for our loved ones, even more so in the event of death. The stresses of daily life may have gradually led us to forget the importance of enjoying and appreciating every moment of our lives.



With Allianz Shield Plus powered up coverage, you can live your life with complete peace of mind.

Why Allianz Shield Plus?

Three icons with text: Comprehensive Coverage, Fast-Track Renewal Bonus, and Discount for Family Cover.

Schedule of benefits

Occupation Category A: Occupations where duties are confined to office work or limited travelling and less than 50% engagement in manual labour.

Occupation Category B: Skilled, semi-skilled, use of equipment or machinery and exposed to some hazardous conditions and more than 50% engagement in manual labour.

Table with columns: Benefits, Plan 1, Plan 2, Plan 3, Plan 4, Plan 5, Plan 6, Plan 7, Plan 8, Plan 9, Plan 10. Rows include Principal Sum, Medical Expenses, Hospital Income, etc.

Table with columns: Occupational Category A, Annual Premium (RM). Rows for Age 50 years and below, Age 51 years to 80 years.

Table with columns: Occupational Category B, Annual Premium (RM). Rows for Age 50 years and below, Age 51 years to 80 years.

Notes: 1. To be referred for underwriting... 2. For the Branch Manager below...

3. Eligibility Age: From thirty (30) days up to the age of sixty-five (65) years... 4. Premium is further subject to 8% Service Tax and RM10 Stamp Duty payable on the Contract of Insurance.

5. The Service Tax ("ST") amount herein may be subjected to change as the ST rate applied shall be based on the prevailing rate(s) in accordance with the laws of Malaysia.

CLICK HERE For your individual offer, just click the button to fill in your details!

Description of benefits

Allianz Shield Plus is designed to provide you and your loved ones with nineteen (19) Primary Benefits should the unexpected happen.

Accidental Death or Permanent Disablement Pays the Principal Sum Insured in the event of accidental death or permanent disablement.

Table with columns: Description of Loss, % of Principal Sum Insured. Rows: Loss of both hands, Injury resulting in being permanently bedridden, etc.

Medical Expenses (include Cashless Hospital Admission and Discharge) Hospital Admission Guarantee (up to RM2,500) at any participating hospital in Malaysia and within the Asia Pacific countries if such hospitalization is required due to an accident.

Alternative Medicine Reimburses the costs for alternative medicine treatment incurred as a result of an accident.

Blood Transfusion Pays 20% of the Principal Sum Insured if the Insured Person contracts Human Immunodeficiency Virus (HIV) as a result of a blood transfusion whilst undergoing medical treatment for injury in a hospital within Malaysia.

Dental Correction and/or Corrective Cosmetic Surgery Pays for expenses incurred for dental correction and/or corrective cosmetic surgery on the neck, head or chest (naval cover) following injuries sustained as a result of an accident.

Hospital Income A daily benefit is payable for the period of hospitalisation as a result of an accident, up to a maximum of one hundred and eighty (180) days.

Renewal Bonus Upon renewal of Policy, the Principal Sum Insured shall be increased by: (a) twenty percent (20%) per year up to a maximum of one hundred percent (100%) for Insured Persons between the ages of thirty (30) days and forty (40) years; or (b) ten percent (10%) per year up to a maximum of one hundred percent (100%) for Insured Persons aged forty-one (41) years and above.

Permanent Impotency or Infertility Pays 20% of the Principal Sum Insured if the Insured Person suffers permanent impotency or infertility as a result of an accident.

Kidnap Pays a lump sum of RM10,000 for necessary expenses incurred to recover the Insured Person. The Company will also offer a reward of RM50,000 for information leading to the recovery of the Insured Person provided that the Insured Person is alive at the time of recovery.

Ambulance Fee Reimburses the charges incurred for necessary ambulance services rendered in Malaysia as a result of an accident.

Funeral Expenses Pays a lump sum amount for funeral expenses in the event of accidental death.

Repayment Allowance Pays 20% of the Principal Sum Insured in the event of death due to dengue, zika virus, malaria, Japanese encephalitis or chikungunya upon submission of documents required by the Company.

Personal Liability The Company will indemnify the Insured Person in respect of all sums legally liable to pay third parties in respect of accidental bodily injury or accidental damage to property. The territorial limit of this benefit is within Malaysia only.

Mobility Expenses If the Insured Person suffers permanent disablement due to an accident, the Company shall reimburse the Insured Person, up to the limits stipulated in the Schedule, the actual costs of purchasing medical equipment provided always that such medical equipment is necessary to assist the mobility of the Insured Person and are recommended by the attending Medical Practitioner.

Repatriation Expenses The Company will reimburse the actual amount incurred, up to the amount specified in the Schedule in transporting the Insured Person's mortal remains back to his/her home country in the event of accidental death while travelling outside his/her home country.

Miscarriage Due to Accident Pays RM2,000 per accident in the event the Insured Person suffers a miscarriage as a result of an accident.

Compassionate Care (i) Reimbursements of up to RM10,000 for reasonable travelling and accommodation expenses incurred by one (1) family member to take care and/or accompany the Insured Person who is a minor, during the period of hospitalisation, as a result of an accident. (ii) Pays a lump sum of RM10,000 in the event that the Insured Person gives birth to a baby or babies with birth defects caused by the zika virus as certified by a Medical Practitioner.

Snatch Theft or Attempted Snatch Theft Pays a lump sum of RM2,000 (subject to a police report being lodged. Police report to be made within twenty four (24) hours of the Snatch Theft or Attempted Snatch Theft occurrence.

Double Indemnity In the event the Insured Person suffers death, total paralysis from the neck down or permanent total loss of use of two (2) or more limbs due to an accident whilst travelling as a fare-paying passenger in a motor transport or whilst travelling in overseas, the Principal Sum Insured payable under the relevant death or permanent disablement benefits together with Renewal Bonus, if any, shall be doubled.

Extended coverage We understand that life may throw you a curveball. Allianz Shield Plus goes the extra mile to provide you with extended benefits to ensure your protection is assured.

Icons and text for extended coverage: Motorcycling risk, Strike, riot and civil commotion, Hijacking, Unprovoked murder and assault, Suffocation through smoke, fumes and poisonous gas, etc.

Optional benefits

The following optional benefits can be added to your Allianz Shield Plus primary plan with an additional premium paid for optimum financial preparedness against any life hiccups that may temporarily disrupt your current lifestyle.

1 Weekly Benefit

Pay up to fifty-two (52) weeks if you are totally unable to attend work as certified by a Medical Practitioner.

Table with columns: Occupation, Plan 1-10, Limit per week (RM). Rows for Category A, Age 50 years and below, Age 51 years to 80 years.

Table with columns: Occupation, Plan 1-5, Annual Premium with Weekly Benefit (RM). Rows for Category B, Age 50 years and below, Age 51 years to 80 years.

2 Double Indemnity in the event of Motor Vehicle Accident

In the event the Insured Person suffers death, total paralysis from the neck down or permanent total loss of use of two (2) or more limbs due to a Motor Vehicle Accident, whether as a pedestrian, passenger, pillion or driver/rider, this benefit together with Renewal Bonus, if any, shall be doubled.

Table with columns: Occupation, Plan 1-8, Additional Premium (RM). Rows for Category A, Category B.

3 24 Hours International and Domestic Medical Assistance and Evacuation Programme

- 1. Medical evacuation; 2. Medically supervised repatriation; 3. Repatriation of mortal remains (up to RM25,000 per event)...

Table with columns: Occupation, Plan 1-10, Additional Premium (RM). Rows for Category A & B.

4 Lifestyle and Living Benefits

Table with columns: Benefits, Plan A, Plan B, Plan C, Plan D, Plan E.

Smart Device Protection\* Compensates in the event of loss or damage to the Insured Person's Smart Device due to forcible break-in or Snatch Theft or Attempted Snatch Theft.

Online Purchase Protection\* Compensates the purchase price for loss of any goods purchased from fake websites/applications or non-delivery of purchased goods.

Credit Card and Loan Indemnity Reimburses the amount the Insured Person is required to pay for his/her credit card, hire-purchase, mortgage or personal loan if he/she is hospitalised due to an accident.

Loss of Sports Equipment\* Compensates for the loss of Insured Person's sports equipment due to forcible break-in or Snatch Theft or Attempted Snatch Theft.

Missed Event Reimburses the Insured Person's tickets/registration fee/entrance fees for concerts, movies, theme parks, amusement parks or sporting events if the Hospital Income benefit is payable under the Policy.

Nursing Care Reimburses the cost of nursing care incurred following hospital discharge due to an accident.

Lifestyle Modification Expenses Reimburses the cost of modification to the Insured Person's home and/or motor vehicle if 50% or more of the permanent disablement benefit is payable.

Rehabilitation Expenses Reimburses the cost of consultation and medical treatment incurred following hospital discharge if the Insured Person requires rehabilitation due to an accident.

Housekeeping Services Reimburses the cost of housekeeping services after Insured Person's discharge from hospital following an accident.

Table with columns: Additional Premium (RM), values: 47, 70, 94, 118, 141.

Notes: 1. This benefit is limited to two (2) claims during the Period of Insurance. 2. Refer to policy wordings for the full features and terms and conditions.

5 Study Interruption Benefit

Reimburses one (1) semester fee if the Insured Person is hospitalised due to an accident or in the event of the death of the sponsor due to accident, as well as transportation cost to return home to visit an immediate family member who is hospitalised or dies due to an accident.

Table with columns: Benefits, Sum Insured (RM), Plan A, Plan B, Plan C, Plan D, Plan E.

Table with columns: Benefits, Plan A, Plan B, Plan C, Plan D, Plan E.

Notes: 1. The details of one (1) named sponsor aged between eighteen (18) and seventy (70) years must be provided at the time of application of insurance and/or renewal. 2. \*This benefit is limited to two (2) claims during the period of insurance. 3. \*\*Transportation Expenses is subject to a sublimit of RM1,000, RM2,000, RM3,000, RM4,000 and RM5,000 for Plans A to E respectively. 4. The Study Interruption Benefit is only applicable to the Insured Person who is a registered full-time student at an educational institution and will not be applicable in the event the Insured Person has completed his/her studies at any time during the period of insurance.

Note: Only Insured Person aged between sixteen (16) and sixty-five (65) years are eligible to opt for Optional Benefits - Lifestyle and Living Benefits and Study Interruption Benefit.

Family plan advantage

It's impossible to shield your child from all the bumps, bruises, scrapes and falls throughout their journey of exploration to become future champions. With two types of premium discounts available, Allianz Shield Plus can be extended to protect your future champions from unforeseen vulnerability.

Scenario A : 30% discount

You are insured under Allianz Shield Plus policy. Each of your \*children will enjoy 30% discount in premium if you insure them under the same policy.

Table with columns: Annual Premium without Weekly Benefits, Category A & B, Parent 1, Child 1, Child 2.

Plan 1 (RM) 103 -103- 72.10 -103- 72.10 30% premium discount for each child

Scenario B : 50% discount

You and your spouse are insured under the same Allianz Shield Plus policy. Each of your \*children will enjoy 50% discount in premium if you insure them under the same policy.

Table with columns: Annual Premium without Weekly Benefits, Category A & B, Parent 1, Parent 2, Child 1, Child 2.

Plan 1 (RM) 103 103 -103- 51.50 -103- 51.50 50% premium discount for each child

\*Child/Children refers to the Insured Person's unmarried child/children over thirty (30) days but under eighteen (18) years old, or under twenty-four (24) years old if the child is still a full-time student at a higher education institution and is not gainfully employed.

Important notes

- 1. If the insured person resides outside of Malaysia for more than ninety (90) consecutive days, only Death and Permanent Disablement Benefits will be covered. This condition is not applicable to Additional Benefits - Lifestyle and Living Benefits and Study Interruption Benefit. 2. In the event you opt for Automatic Renewal (for Individual Policy only), subject to the terms and conditions of your Policy and payment of premium due, your Policy shall be renewed on each anniversary upon expiry unless the Policy is terminated.

Allianz Shield Plus (ASP) Personal Accident Insurance fills the gaps left by medical and life insurance. While standard medical policy covers hospitalization, ASP specifically handles accidents, offering financial support for injuries, disabilities, and related expenses that may not need hospitalization. ASP also includes benefits for alternative treatments (e.g., acupuncture), dental corrections, mobility aids, and protection against snatch theft, which may not be covered by standard medical policies.

You can rest assured, our Policy offers 24/7 worldwide coverage. Your claim will be paid even if you meet with an accident overseas. You may be able to claim Medical Expenses, Hospital Income, Snatch Theft or Attempted Snatch Theft, and many other benefits.

Occupation classification

Category A Occupations where duties are confined to office work or limited travelling and less than 50% engagement in manual labour.

Legislators, senior officials and managers (or directors), professionals, technicians and technical related tasks, clerical workers, service workers and shop and market sales workers, housewife/househusband, retiree, unemployed, student, child.

Category B Skilled, semi-skilled, use of equipment or machinery exposed to some hazardous conditions and more than 50% engagement in manual labour.

Skilled agricultural and fishery workers, craft and related trades workers, plant and machine-operators and assemblers, unskilled occupations (involving physical tasks), drivers and riders (including truck drivers, taxi, e-hailing and p-hailing), divers, aircraft testers, \*\*pilots or crews, \*\*professional sports-persons, seamen and sea fishermen, jockeys, sawyers and timber logging workers, stevedores, stevedores, persons engaged in ambulance services, and woodworking machinists.

Notes: \*Where duties involve more than 50% engagement in manual labour, these occupations will be classified under Category B. \*\*Only available to individual policyholders.

Excluded occupations

Army/military, war correspondents, explosive handlers and underground tunneling and mining.

Coverage for police, law enforcement personnel, fireman, racing drivers, persons engaged in demolition of buildings and oil rig workers are available under speciality occupation.

Note: Please refer to Allianz Shield Plus Speciality Occupation brochure for more information.

Exclusions

War, civil war, AIDS, insanity, childbirth, provoked murder or assault, aerial activities, martial arts, racing, radiation, nuclear weapons material.

Note: This list is non-exhaustive. Please refer to the Policy for the full list of exclusions.

This brochure is valid from 1 March 2024.

This brochure is not a Contract of Insurance. The description of the available cover is only a brief summary for quick and easy reference. The precise terms, benefits, conditions and exclusions that apply are stated in the Policy.

Navigating your accident claim with Allianz

What to do when you have an accident?

1. Prioritise your well-being If an unfortunate incident occurs, prioritize your wellbeing and seek immediate medical attention if needed.

2. Capture the details Provide documents such as:- • A short description of the Accident. • For claim on injury and/or disblement, provide your medical report and medical leave certificates (if any). • For death claim, provide the death certificate and postmortem report (if any). • For motor vehicle accidents, provide your driving license (if you are the driver) and a police report. \*Important note: The information required above is only a guide and we reserve our right to request for further documentations as and when necessary.

3. Notify Allianz • Download MyAllianzApp, register and follow the guide to make your claim. • Contact your servicing agent to get advice and guidance. • Contact Allianz Customer Service at 1 800 225542 to get help.

4. Keep track of expenses Retain all original receipts for any costs incurred. This will help streamline the claims process and ensure that you are appropriately reimbursed.

Allianz Commitment to our Customers: From the receipt of your notification and completed documents, the claim shall be paid within 7 working days.

Contact us for more information: