

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

**PRODUCT DISCLOSURE SHEET**

(Read this Product Disclosure Sheet before you decide to take up Group Personal Accident 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** : Group Personal Accident for EdgeProp  
**Policyholder Name** : EdgeProp Sdn Bhd

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

This Policy provides compensation in the event of death or permanent disablement caused by an accident.

Your duration of cover as the Insured Person is for one (1) year.

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

BENEFITS	SUM INSURED (RM)
Accidental Death	10,000
Permanent Disablement (up to)	
Hospital Income (per day, up to 30 days per year due to Accident or Illness)	50
Medical Expenses (up to, due to Accident)	500
Bill compensation	500
Credit Card and Loan Indemnity	3,000
Loss of Personal Effects due to forcible break-ins into vehicle / property	1,000

Percentage of Sum Insured Payable for Death or Permanent Disablement:

Scale of Benefits	Percentage (%) of Sum Insured
<b>Death</b>	100%
<b>Permanent Disablement</b>	
Loss of two limbs	100%
Loss of both hands or of all fingers and both thumbs	100%
Loss of sight of both eyes	100%
Total paralysis from neck down	100%
<b>Injury</b> resulting in the <b>Insured Person</b> being permanently bedridden	100%
Loss of arm at shoulder	100%
Loss of arm between shoulder and elbow	100%
Loss of arm at elbow	100%
Loss of arm between elbow and wrist	100%
Loss of hand at wrist	100%
Loss of leg	
- at hip	100%
- between knee and hip	100%
- below knee	100%
Eye: Loss of	
- whole eye	100%
- all sight in one eye	100%
- sight of except perception of light	50%
Loss of four fingers (except thumb) and thumb of one hand	50%
Loss of four fingers (except thumb)	40%
Loss of thumb	
- both phalanges	30%

	- one phalanx	15%
Loss of index finger	- three phalanges	15%
	- two phalanges	10%
	- one phalanx	5%
Loss of middle finger	- three phalanges	8%
	- two phalanges	5%
	- one phalanx	3%
Loss of ring finger	- three phalanges	6%
	- two phalanges	5%
	- one phalanx	3%
Loss of little finger	- three phalanges	5%
	- two phalanges	4%
	- one phalanx	3%
Loss of metacarpals	- first or second (additional)	4%
	- third, fourth or fifth (additional)	3%
Loss of toes	- All (of one foot)	20%
	- great, both phalanges	8%
	- great, one phalanx	3%
	- other than great, if more than one toe lost, each	2%
Permanent loss of hearing in both ears and speech		100%
Loss of hearing	- both ears	75%
	- one ear	15%
*Loss of speech	-	50%
Shortening of arm	- more than 1" (inch) up to 2" (inches)	2.5%
	- more than 2" (inches) up to 4" (inches)	5%
	- more than 4" (inches)	12.5%
Shortening of leg	- more than 1" up to 2" (inches)	5%
	- more than 2" (inches) up to 4" (inches)	10%
	- more than 4" (inches)	25%

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

#### Annual Premium

Premium	Amount (RM)
Annual Premium per person	18.00

Note: Premium is subject to Service Tax

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

Type	Amount
Service Tax	6% of premium

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

#### (a) Duty of Disclosure

- **Consumer Insurance Contract**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for **purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form and/or all the questions required by Allianz fully and accurately and disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in

avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continued until the time the contract was entered into, varied or renewed.**

- **Non-consumer Insurance Contract**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for **purposes related to your trade, business or profession**, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

**This Duty of Disclosure for Consumer and Non-consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed.** You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us, any of the information given is inaccurate or has changed.

**(b) Policy Coverage and Premium Payment** – It is a condition that the premium due must be paid and received by Allianz before cover commences. Your coverage is automatically null and void if this condition is not complied with.

**(c) Eligibility**

- (i) The Insured Person must be a Malaysian, Malaysian permanent resident, work permit holder, pass holder or is otherwise legally employed in Malaysia or is legally residing in Malaysia, aged from eighteen (18) years up to sixty (60) years throughout the Period of Insurance who is a registered user of EdgeProp and is verified through Electronic Know Your Customer (“e-KYC”). Ages referred to in this Policy shall be in reference to the age as at the last birthday.
- (ii) An Insured Person is limited to only one application per Insured Person for a given period of insurance. In the event an Insured Person has submitted more than one application for the same or overlapping periods of insurance, the earliest application shall prevail and any subsequent application(s) shall be void and Allianz shall refund the total premiums paid for such subsequent application(s).

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

This policy does not cover death or injury or Permanent Disablement directly or indirectly caused by or in connection with any of the following events:

- (a) War, invasion, act of foreign enemy, criminal or terrorist activities, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, mutiny, popular uprising, strike, riot or civil commotion;
- (b) Insanity, suicide or any attempt thereof, or intentional self-inflicted injuries;
- (c) Intoxication beyond the legal limit in relation to any driving offence and/or when under the influence of illegal drugs;
- (d) Any form of disease, infection or parasites and Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus Infection (HIV);
- (e) Childbirth, miscarriage, or any complications to a pregnancy, unless caused solely and directly by an accident;
- (f) Provoked murder or assault;
- (g) While travelling in an aircraft licensed for passenger service as a member of the crew;
- (h) While committing or attempting to commit any unlawful act;
- (i) While participating in any professional sports;
- (j) Martial arts or boxing, aerial activities including parachuting and hang-gliding, underwater activities exceeding fifty (50) meters in depth, mountaineering involving the use of ropes or mechanical guides;
- (k) Racing (other than on foot), pace-making, speed or reliability trials;
- (l) Ionization, radiation or contamination by radioactivity, nuclear weapons material; and
- (m) Riding/driving without a valid driving license (NOTE: this will not apply to individuals with an expired license but is not disqualified from holding or obtaining such driving license under the regulations of the Malaysia Road Transport Department or any other relevant laws).

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

**(a) Termination by the Policyholder or Insured Person**

If the Policyholder gives notice to Allianz to terminate this Policy, such termination shall become effective on the date the notice is received or on the date specified in such notice, whichever is the later. Notwithstanding

the termination of this Policy, the individual coverage of the Insured Person subsisting at the date of termination of this Policy shall continue to be in force until the expiry of the Period of Insurance and the premium paid for such coverage shall not be refunded.

If the Insured Person gives notice to the Company to terminate his/her individual coverage under this Policy, such termination shall become effective on the date after the expiry of the Period of Insurance regardless of the date the notice is received or any date specified in such notice and the coverage for the Insured Person will expire on the last date of the Period of Insurance and the premium paid for such coverage shall not be refunded.

**(b) Termination by Us**

In the event Allianz terminates this Policy or Your coverage under this Policy, as the case may be, pursuant to Condition 17 (Misstatement or Omission of Material Fact) as stated in the Policy Wording or by order of regulatory or governmental authorities, Allianz shall give its notice of termination by registered post to the Policyholder or You, as the case may be, at the last known correspondence address in Malaysia. Such termination shall become effective thirty (30) days following the date of such notice.

Notwithstanding the termination of this Policy, Your individual coverage subsisting at the date of termination of this Policy shall continue to be in force until the expiry of the period of insurance and the premium paid for such coverage shall not be refunded.

**(c) Automatic Termination of Individual Coverage**

Your individual coverage shall lapse/terminate on the earlier of the following occurrences:

- (i) at mid-night (standard Malaysian time) on the last day of the Period of Insurance even if the Insured Person attains the age of sixty-one (61) anytime during the Period of Insurance;
- (ii) when the Insured Person is no longer a registered user of EdgeProp and is verified through e-KYC; or
- (iii) upon the death of the Insured Person.

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

It is important that you inform us of any changes in your contact and personal details to ensure that all correspondence reach you timely manner. You may inform our authorised agent, branch office or our customer service.




**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?**

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 Personal Accident cover available:**

Allianz Shield Plus & Allianz Lifestyle Protect

**IMPORTANT NOTE:**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 21/08/2023.