Allianz
Lifestyle
Protect

THE ALL-IN-ONE PLAN FOR YOUR EVERYDAY LIFESTYLE

Allianz
Protects you from A-Z

Allianz General Insurance Company (Malaysia) Berhad (200601015674)

Finally, here's an insurance that's in sync with the urban lifestyle. With Allianz Lifestyle Protect All-in-One Plan, we take care of protecting you, as you take care of living life!

WHAT ARE MALAYSIANS' MAIN CONCERNS?

86%

feel the
COST OF LIVING
has soared

Yearly inflation has made property prices unaffordable to many as essential goods become more expensive.

73%

are wary of
SOCIAL ISSUES

Due to an increasing unemployment rate, incidents of scams and fraud also increase.

74%

fear losing their
SOURCE OF INCOME

If you lose your job, you may end up losing your house, car and the lifestyle you are used to.

72%

fear of falling victim to
CRIME

You can fall victim to street crime like snatch theft at any moment, especially in urban areas.

Source: https://www.thestar.com.my/news/nation/2019/11/29/study-malaysians-are-a-worried-lot

Don't wait till it's too late. Safeguard yourself now from life's daily risks with Allianz Lifestyle Protect All-in-One Plan that provides these **key benefits**:

- Snatch Theft or Attempted Snatch Theft
- Smart Device Protection
- Online Purchase Protection
- Credit Card and Loan Indemnity
- Missed Event
- Lifestyle Modification Expenses
- Rehabilitation Expenses
- Study Interruption (Optional)

DESCRIPTION OF BENEFITS

LIFESTYLE & LIVING

Snatch Theft or Attempted Snatch Theft

A lump sum payment due to snatch theft or attempted snatch theft.

Credit Card and Loan Indemnity

Reimburse 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.

Smart Device Protection

Compensation in the event of loss or damage to the Insured Person's Smart Device due to a break-in or snatch theft or attempted snatch theft.

Loss of Sports Equipment

Compensate the Insured Person for the loss of sports equipment due to a break-in or snatch theft or attempted snatch theft.

OPTIONAL BENEFIT

Study Interruption

Reimburse one (1) semester fee if the Insured Person is hospitalised or death of sponsor due to Accident and transportation cost to return home to visit an immediate family member who is hospitalised or died due to an Accident.

Online Purchase Protection

Compensate the purchase price for loss of any goods purchased from fake website/ application or non-delivery of purchased goods.

Lifestyle Modification Expenses

Reimburse the cost of modification to the Insured Person's home and/or motor vehicle if Permanent Disablement is payable fifty percent (50%) and above.

Missed Event

Reimburse the Insured Person's tickets/registration fee for concerts, movies, theme park, amusement park, sporting events if Hospital Income benefit is payable under the policy.

Housekeeping Services

Reimburse the Insured Person the cost for the services of a housekeeper following discharge from hospital.

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CARE & WELL-BEING

Permanent Disablement

Pays the Principal Sum Insured in the event of permanent disablement resulting from an Accident.

Hospital Income

A daily benefit if the Insured Person is hospitalised due to an Accident.

Funeral Expenses

A lump sum payment if the Insured Person dies due to an Accident or Coronavirus Diseases 2019 (COVID-19).

Nursing Care

Reimburse the cost of nursing care incurred following hospital discharge due to an Accident.

Rehabilitation Expenses

Reimburse the cost of consultation and medical treatment incurred following hospital discharge if the Insured Person requires rehabilitation due to an Accident.

VALUE ADDED BENEFITS

Double Indemnity in the event of Motor Vehicle Accident

If the Insured Person suffers total paralysis from neck down or permanent loss of use of two (2) or more limbs due to Motor Vehicle Accident, this benefit together with Renewal Bonus (if any) shall be doubled.

Renewal Bonus

The Principal Sum Insured shall be increased by 10% per year up to 100% provided there is no claim made under Permanent Disablement and Double Indemnity in the event of Motor Vehicle Accident.

Please refer to the Policy Wording for the full Terms and Conditions.

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(i) TABLE OF BENEFITS & PREMIUM

Benefits	Plan A	Plan B	Plan C	Plan D	Plan E
	Sum Insured (RM)				
Permanent Disablement (up to/within twelve (12) calendar months of date of loss/accident) According to the percentage of Principal Sum Insured as stated in the Scale of Benefits.	10,000	20,000	30,000	40,000	50,000
Hospital Income (per day/max. one hundred and eighty (180) days) Subject to (i) Insured Person is hospitalised for more than twelve (12) hours; (ii) Insured Person is hospitalised within twenty-one (21) days of the date of loss/accident.	100	200	300	400	500
Funeral Expenses (lump sum) In the event of death due to Accident or Coronavirus Disease 2019 (COVID-19).	1,000	2,000	3,000	4,000	5,000
Snatch Theft or Attempted Snatch Theft (lump sum) Provided police report is lodged within twenty-four (24) hours of occurrence of the incident.	300	350	400	450	500
Double Indemnity in the event of Motor Vehicle Accident Payable in the event of (i) total paralysis from neck down; or (ii) permanent total loss of use of two or more limbs due to Motor Vehicle Accident, whether as a pedestrian, passenger, pillion or driver/rider.	Available				
Renewal Bonus In addition to Principal Sum Insured and only applicable under benefits (i) Permanent Disablement; and (ii) Double Indemnity in the event of Motor Vehicle Accident.	Up to 100% of Principal Sum Insured				
***Smart Device Protection** (up to) Provided police report is lodged within twenty-four (24) hours of occurrence of the incident.	1,000	2,000	3,000	4,000	5,000
***Online Purchase Protection** (up to) Compensation for (i) loss of goods purchased from fake website/application; or (ii) purchased goods were not delivered to, lost or not received by the Insured Person.	300	500	800	1,000	1,500
Credit Card and Loan Indemnity (up to) Reimburse the amount required to pay for credit card and loans held with a financial institution as at date of loss/accident, provided the Insured Person is hospitalised for more than ten (10) consecutive days as a result of an Accident.	1,000	2,000	3,000	4,000	5,000
***Loss of Sports Equipment** (up to) Provided police report is lodged within twenty-four (24) hours of occurrence of the incident.	500	1,000	1,500	2,000	2,500

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(ii) TABLE OF BENEFITS & PREMIUM

Benefits	Plan A	Plan B	Plan C	Plan D	Plan E
	Sum Insured (RM)				
Missed Event (up to) Provided the purchase/payment is made at least two (2) weeks prior to the event date.	300	350	400	450	500
Nursing Care (up to/max. 60 days) Provided nursing care is provided within seven (7) days from date of discharge after a minimum of three (3) consecutive days of hospitalisation.	500	1,000	2,000	3,000	4,000
Lifestyle Modification Expenses (up to/commence within one hundred and eighty (180) days of confirmation of Permanent Disablement)	5,000	10,000	20,000	25,000	30,000
Rehabilitation Expenses (up to/consultation within ninety (90) days following discharge)	1,000	2,000	3,000	4,000	5,000
Housekeeping Services (up to/acquired within seven (7) days from date of discharge)	300	350	400	450	500
Premium	(RM)				
Allianz Lifestyle Protect (standalone)	85	125	165	205	245

Optional Benefits	Plan A	Plan B	Plan C	Plan D	Plan E
	Sum Insured (RM)				
Study Interruption (up to)	10,000	20,000	30,000	40,000	50,000
(a) **Injury to the Insured Person** (hospitalised for more than ten (10) consecutive days)					
(b) **Death of Sponsor** (due to accident)					
(c) ***Transportation Expenses** (**sub-limit) In the event Insured Person's immediate family member in Malaysia requires hospitalisation for more than ten (10) consecutive days or dies due to Accident.					
Premium	(RM)				
Study Interruption	17	34	51	68	85

(iii) TABLE OF BENEFITS & PREMIUM

Exclusive rates for existing Allianz Shield Plus policyholders

Premium	Plan A	Plan B	Plan C	Plan D	Plan E
	(RM)				
Allianz Lifestyle Protect (with Allianz Shield Plus)	76	114	153	192	231

Notes:
1. *This benefit is limited to two (2) claims during period of insurance.
2. **Transportation Expenses is subject to sub-limit of RM1,000, RM2,000, RM3,000, RM4,000 and RM5,000 for Plans A to E respectively.
3. (i) Optional Benefit is only applicable for 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 period of insurance.
   (ii) The details of one (1) named sponsor between the age of eighteen (18) and the age of seventy (70) must be provided at time of application of insurance and/or renewal.
4. Automatic Renewal - Subject to terms and conditions of your policy and payment of any premium due, your policy shall be renewed on each policy anniversary upon expiry unless the policy is terminated.
5. Premium is inclusive of 6% Service Tax and please add RM10 for Stamp Duty.

EXCLUSIONS

This Policy does not cover death or injury caused by the following events:

(a) War;

(b) Suicide, insanity, self-inflicted injury;

(c) While participating in any professional sport;

(d) Any form of disease, infection or parasite and AIDS;

(e) Provoked murder or assault;

(f) Committing or attempting to commit any unlawful act;

(g) Any purchase of goods made through any social media platform; and

(h) Loss of hired or leased sports equipment, sports attire and shoes.

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

FREQUENTLY ASKED QUESTIONS

1. Who is eligible?

All Malaysians, Malaysian permanent residents, work permit holders, pass holders or otherwise legally employed in Malaysia and their spouses/children who are legally residing in Malaysia.

Insured Person must be between the age of sixteen (16) and the age of sixty five (65). The dependent(s) must be Insured Person's one (1) legal spouse who is between the age of sixteen (16) and the age of sixty five (65) and children between the age of sixteen (16) and the age of twenty four (24). Ages referred to in this Policy shall be in reference to the age as at the last birthday.

2. Who can I name as a Sponsor?

A sponsor is any individual who is sponsoring your studies and must be between the age of eighteen (18) and seventy (70) years old.

3. Can I upgrade my plan?

Upgrading of plan is only allowed during renewals and provided no claims have been made.

4. Can I purchase more than one (1) Allianz Lifestyle Protect policy?

Maximum two (2) policies per individual, one (1) under individual name and another taken-up by the Company.

Allianz Lifestyle Protect

5. Will my application for Allianz Lifestyle Protect policy be automatically accepted?

No, you are required to answer five (5) simple underwriting questions truthfully and your application is subject to underwriting approval.

6. Can I transfer the Renewal Bonus from my Personal Accident policy to Allianz Lifestyle Protect policy?

Take-over of Renewal Bonus will be granted provided period of insurance is continuous and preceding policy has not lapsed. To be eligible for take-over you must submit to your servicing agent or branch office the previous policy schedule indicating the renewal bonus entitlement.

7. Will my Allianz Lifestyle Protect policy be automatically renewed?

Yes. Subject to payment of premium due, the policy will be renewed on each anniversary upon expiry unless the policy is terminated.

This brochure is valid from 25 June 2020.

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 description of benefits, terms, conditions and exclusions that apply are stated in the Policy.

Allianz General Insurance Company (Malaysia) Berhad (200601015674)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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