



ALLIANZ SHIELD PLUS

Comprehensive protection for whatever life brings you

Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

powered up cover

Accidents happen when we least expect them to. The loss of income and the ever-piling bills arising from serious accidental injuries could become financially burdensome for our loved ones, 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.

Allianz Shield Plus



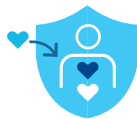
Comprehensive Personal Accident

An all-encompassing plan designed to help you be financially prepared for life's challenges.



Extended Benefits

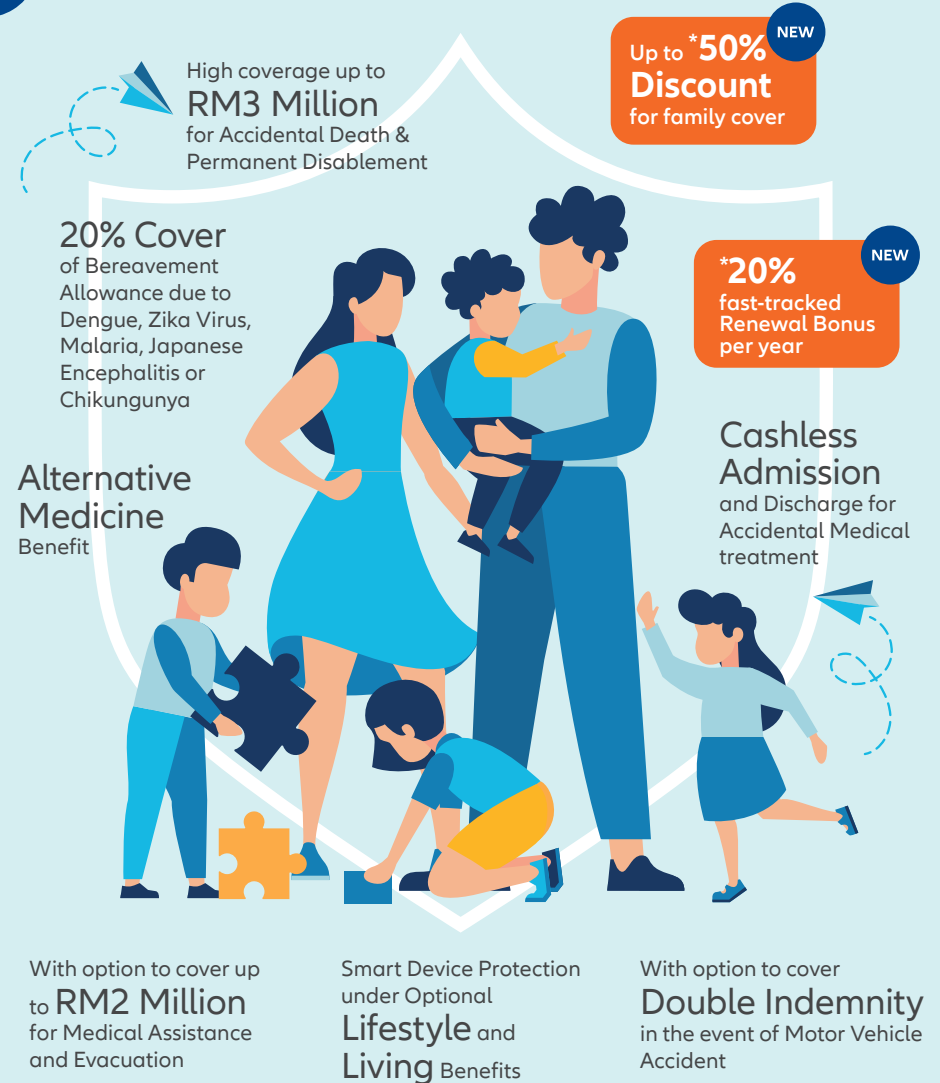
Extra coverage at no additional cost to help you be ready to meet the bumps in life.



Optional Lifestyle and Living Benefits

Add-on coverage to help you keep your present way of life in the event of unforeseen accidents.

Here are **nine key aspects** of how **Allianz Shield Plus** looks after you and your family, and empowers you to start living life to the fullest with complete peace of mind.



* Terms and conditions apply.

Schedule of benefits

Benefits	(RM)									
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
Principal Sum Insured for Accidental Death & Permanent Disablement (up to)	60,000	120,000	180,000	240,000	360,000	600,000	900,000	1,200,000	2,000,000 ⁱ	3,000,000 ⁱ
Medical Expenses (up to)	3,500	4,500	5,500	6,500	7,500	8,500	9,500	10,000	12,000	15,000
Alternative Medicine (up to)	350	400	450	500	550	600	650	700	750	800
Blood Transfusion	20% of Principal Sum Insured									
Dental Correction and/or Corrective Cosmetic Surgery (up to)	5,000									
Hospital Income (per day/max. 180 days)	85	85	85	110	110	185	185	235	250	300
Renewal Bonus	up to 100% of Principal Sum Insured									
Permanent Impotency or Infertility	20% of Principal Sum Insured									
Kidnap	10,000 for expense and 50,000 for reward									
Ambulance Fee (up to)	500									
Funeral Expenses	5,000									
Bereavement Allowance	20% of Principal Sum Insured									
Personal Liability (up to)	Three times of Principal Sum Insured									
Mobility Expenses (up to)	2,000									
Repatriation Expenses (up to)	20,000									
Miscarriage (due to Accident)	2,000									
Compassionate Care (up to)	10,000									
Snatch Theft or Attempted Snatch Theft	600									
Double Indemnity (whilst travelling in a Public Transport or whilst travelling overseas)	Available									

Optional benefits

Weekly Benefits	(RM)									
Occupation	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
Class 1 and 2	50	75	100	125	150	250	375	500	750	1,000
Class 3	50	50	50	75	75	Not Available				

Double Indemnity in the event of Motor Vehicle Accident											
Occupation	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10	
Class 1 and 2	Available							Not Available			

International and Domestic Medical Assistance and Evacuation										
Occupation	(RM)									
Class 1, 2 and 3	up to 2,000,000									

Lifestyle and Living Benefits (up to)					
	(RM)				
Benefits	Plan A	Plan B	Plan C	Plan D	Plan E
Smart Device Protection ⁱⁱ	1,000	2,000	3,000	4,000	5,000
Online Purchase Protection ⁱⁱ	300	500	800	1,000	1,500
Credit Card and Loan Indemnity	1,000	2,000	3,000	4,000	5,000
Loss of Sports Equipment ⁱⁱ	500	1,000	1,500	2,000	2,500
Missed Event	300	350	400	450	500
Nursing Care	500	1,000	2,000	3,000	4,000
Lifestyle Modification Expenses	5,000	10,000	20,000	25,000	30,000
Rehabilitation Expenses	1,000	2,000	3,000	4,000	5,000
Housekeeping Services	300	350	400	450	500

Study Interruption Benefit (up to)					
	(RM)				
Benefits	Plan A	Plan B	Plan C	Plan D	Plan E
Injury to the Insured Person					
Death of Sponsor ⁱⁱⁱ (due to Accident)	10,000	20,000	30,000	40,000	50,000
Transportation Expenses ⁱ (sub-limit*)					

Notes:

1. For children aged between one (1) month and twelve (12) years, the maximum Principal Sum Insured allowable is RM120,000.
2. For children aged between twelve (12) and seventeen (17) years, the maximum Principal Sum Insured allowable is RM180,000.
3. Double Indemnity in the event of Motor Vehicle Accident is available for Occupation Class 1 and 2 and Plans 1 to 8 only.
4. ⁱTo be referred for underwriting. In order for an individual to purchase Principal Sum Insured RM2,000,000 and RM3,000,000, the Proposer will have to submit a completed Large Amount Questionnaire (LAQ) signed by the Proposer and Branch Manager.
5. If the Double Indemnity (whilst travelling in a Public Transport or whilst travelling overseas) of this Policy is also payable, the Insured Person is only entitled to claim either the Double Indemnity (whilst travelling in a Public Transport or whilst travelling overseas) or the Optional Benefits, Double Indemnity in the event of Motor Vehicle Accident only.
6. Only Death and Permanent Disablement Benefits will be payable should the Insured Person be away from Malaysia, Brunei and Singapore for more than ninety (90) consecutive days. This condition is not applicable to Optional Benefits – Lifestyle and Living Benefits and Study Interruption Benefit.
7. Only the 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.
8. ⁱⁱThis benefit is limited to two (2) claims during the Period of Insurance.
9. ⁱⁱⁱThe details of one (1) named sponsor aged between eighteen (18) and seventy (70) years, must be provided at time of application of insurance and/or renewal.
10. ^{iv}Transportation Expenses is subject to a sub-limit of RM1,000, RM2,000, RM3,000, RM4,000 and RM5,000 for Plans A to E respectively.
11. 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.
12. In the event you opt for Automatic Renewal, 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.

Premium rates

Age 50 years and below

Occupation	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
Annual Premium with Weekly Benefits (RM)										
Class 1 & 2	145	219	292	376	502	859	1,153	1,510	2,054	2,992
Class 3	200	305	420	578	840	Not Available				

Annual Premium without Weekly Benefits (RM)										
Class 1 & 2	103	177	229	303	418	670	943	1,248	1,816	2,674
Class 3	168	273	389	525	788	Not Available				

Age 51 years to 80 years

Occupation	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
Annual Premium with Weekly Benefits (RM)										
Class 1 & 2	174	263	350	451	602	1,031	1,383	1,812	2,465	3,590
Class 3	240	366	504	693	1,008	Not Available				

Annual Premium without Weekly Benefits (RM)										
Class 1 & 2	123	212	275	363	501	804	1,131	1,497	2,179	3,209
Class 3	201	327	467	630	945	Not Available				

Note: Premium is further subject to 6% Service Tax and RM10 Stamp Duty payable on the Contract of Insurance.

Premium rates for optional benefits

Double Indemnity in the event of Motor Vehicle Accident

Occupation	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
(RM)										
Class 1 & 2	18	36	54	72	108	180	270	360	Not Available	
Class 3	Not Available									

International and Domestic Medical Assistance and Evacuation

Class 1, 2 & 3	RM15									
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Lifestyle and Living Benefits

Plan A	Plan B	Plan C	Plan D	Plan E
RM47	RM70	RM94	RM118	RM141

Study Interruption Benefit

Plan A	Plan B	Plan C	Plan D	Plan E
RM16	RM32	RM48	RM64	RM80

Note: Premium is further subject to 6% Service Tax and RM10 Stamp Duty payable on the Contract of Insurance.

Family plan advantage NEW

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.

Each of your *children will enjoy **30% discount** in premium if you insure them under the same policy.

Annual Premium without Weekly Benefits

Class 1 & 2	Parent 1	Child 1	Child 2
Plan 1 (RM)	103	103 72.10	103 72.10

30% 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.

Pay less when cover more!

Annual Premium without Weekly Benefits

Class 1 & 2	Parent 1	Parent 2	Child 1	Child 2
Plan 1 (RM)	103	103	103 51.50	103 51.50

50% 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.



Description of benefits

Allianz Shield Plus is designed to provide you and your loved ones with twenty (20) Primary Benefits should the unexpected happen.



Accidental Death/Permanent Disablement

Pays the Principal Sum Insured in the event of Accidental Death or Permanent Disablement.



Snatch Theft or Attempted Snatch Theft

In the event of Snatch Theft or Attempted Snatch Theft, the Company will compensate RM600 to the Insured Person 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 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 Public Transport or whilst travelling in overseas, this benefit together with Renewal Bonus (if any) shall be doubled.



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.

This benefit is only triggered if the Insured Person is hospitalised for more than twelve (12) hours due to an Accident.



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;

regardless of any claims made under Medical Expenses, Blood Transfusion, Dental Correction and/or Corrective Cosmetic Surgery, Weekly Benefits, Hospital Income, Kidnap, Ambulance Fee and Personal Liability.



Funeral Expenses

Pays RM5,000 for Funeral Expenses in the event of Accidental Death.



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. The Principal Sum Insured will be paid in full if the kidnapped Insured Person is not recovered after a period of one year from the date of reported kidnapping to the police.



Bereavement Allowance

Pays 20% of the Principal Sum Insured in the event of Death due to Dengue, Zika Virus, Malaria, Japanese Encephalitis or Chikungunya as a Bereavement Allowance upon submission of documents required by the Company.



Personal Liability

Subject to the limit of liability, the Company will indemnify the Insured Person in respect of all sums legally liable to 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

In the event 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 a medical equipment provided always that such medical equipment are necessary to assist the mobility of the Insured Person and are recommended by the attending Medical Practitioner.



Repatriation Expenses

Pays up to maximum of RM20,000 in the event of Accidental Death of the Insured Person whilst he/she is travelling outside his/her home country. The Company shall reimburse the Insured Person's legal representative for Repatriation Expenses of the Insured Person's mortal remains back to his/her home country.



Medical Expenses

Indemnifies the medical expenses incurred for injuries resulting from an Accident, including illnesses such as Dengue, Zika Virus, Malaria, Japanese Encephalitis or Chikungunya.



Cashless Hospital Admission and Discharge

Cashless Admission guarantees up to RM2,500 at all participating hospitals in Malaysia and within the Asia Pacific Countries^v consequent upon an Accident. Dengue, Zika Virus, Malaria, Japanese Encephalitis or Chikungunya and other form of diseases are excluded from this benefit. The Company will also facilitate the Insured Person's discharge from the same hospital provided all items in the hospital bill are covered under the medical expenses benefit. This Cashless Benefit will only be activated after seven (7) working days from the submission and acceptance of the Insured Person's proposal to any Allianz General Insurance Company (Malaysia) Berhad office.

^vAsia Pacific Countries: Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Myanmar, Nepal, New Zealand, Pakistan, Papua New Guinea, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.



Alternative Medicine

Reimburses the costs for Alternative Medicine incurred as a result of an Accident, up to the limits specified in the Schedule.



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 government or licensed private hospital within Malaysia. Compensation shall only be payable if the Insured Person is positively diagnosed with HIV within two (2) years from the date of the Blood Transfusion.



Dental Correction and/or Corrective Cosmetic Surgery

Pays up to RM5,000 for any additional expenses incurred for Dental Correction and/or Corrective Cosmetic Surgery on the neck, head or chest (navel up) following injuries sustained as a result of an Accident.



Permanent Impotency or Infertility

Pays up to the limits specified in the Scale of Benefits for Permanent Impotency or Infertility as a result of an Accident.



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) Reimburses up to RM10,000 for reasonable expenses incurred for travelling and accommodation by one (1) family member to take care and/or accompany the Insured Person who is a minor, not more than eighteen (18) years old, during the period of hospitalisation, provided the hospitalisation is a result of an Accident.
- (ii) 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, the Company will pay a lump sum of RM10,000 to the Insured Person.



Ambulance Fee

Pays for Ambulance Fee up to RM500 per Accident.



Playing is an essential part of every child's growth. Parents can now rest easy knowing that their children are covered by **Allianz Shield Plus** against unforeseen events.



Extended benefits

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. Subject to the terms, exclusions, provisos and conditions, the cover as provided shall be extended to the circumstances provided hereinafter.



Motorcycling risk



Strike, riot and civil commotion



Hijacking



Unprovoked murder and assault



Suffocation through smoke, fumes and poisonous gas



Hunting and mountaineering (without the use of ropes or guides)



Intoxication within the legal limit



Amateur sports (except martial arts and boxing)



Flood, windstorm and earthquake



Poisonous food or drink



Water sports



Underwater activities/scuba diving (up to 50 metres)



Polo playing and bungee jumping



Accidental drowning or near drowning



Insect, snake and animal bites

Optional benefits

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

Weekly Benefits



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

Double Indemnity in the event of Motor Vehicle Accident



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

24 Hours International and Domestic Medical Assistance and Evacuation Programme



1. Medical evacuation;
2. Medically supervised repatriation;
3. ^{vi} Repatriation of mortal remains (up to RM25,000 per event)
4. ^{vi} Visit to bedside by a relative (up to RM5,000 per event)
5. ^{vi} Return of children travelling with the Insured Person (up to RM2,500 per event)
6. ^{vii} Despatch of medication not available locally
7. Medical Monitoring and Emergency Message Transmission with prior agreement of the Insured Person;
8. Medical referral and arrangement of medical appointments upon request;
9. Tele-medical consultation and evaluation of the Insured's condition;
10. Emergency Message Relay;
11. Legal referral;
12. Referral to interpreter/translator;
13. Visa, passport and inoculation requirements;
14. Location of lost items.

Lifestyle and Living Benefits



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.



Online Purchase Protection

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



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.



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 the Insured Person for the loss of sports equipment due to a break-in or Snatch Theft or Attempted Snatch Theft.



Rehabilitation Expenses

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



Missed Event

Reimburses the Insured Person's tickets/registration fee 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.



Housekeeping Services

Reimburses the Insured Person for the cost of housekeeping services following discharge from hospital.



Study Interruption Benefit

Reimburses one (1) semester fee if the Insured Person is hospitalised 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 if death is due to an Accident.



Notes for the International & Domestic Medical Assistance and Evacuation Programme:

1. All medical evacuation and/or repatriation will be carried out under constant medical supervision up to RM2,000,000 per person per event.
2. ^{vi} These services are only available to the Insured Person whilst he/she is travelling outside Malaysia.
3. ^{vii} Up to USD1,000 if the Insured Person is outside Malaysia and up to RM1,000 if he/she is in Malaysia.
4. Each overseas trip does not exceed ninety (90) consecutive days.

Occupation Classification

Class 1	Class 2	Class 3
Occupation involving non-manual, administrative or clerical work – solely in office or similar non-hazardous places or full time student.	Occupation involving work of supervisory nature or travelling outside office for business purposes but not engaging in manual labour.	Occupation involving occasional or regular manual work not particularly hazardous in nature but involving the use of tools or machinery (not using woodworking machinery).

Excluded Occupations

Divers, police, army/military and law enforcement officers, aircraft testers, pilots or crews, seamen and sea fishermen, racing drivers, jockeys, oil rig workers, sawyers and timber logging workers, firemen, war correspondents, steeplejacks, stevedores, persons engaged in demolition of buildings, persons engaged in ambulance services, woodworking machinists, explosive handlers, underground tunneling and mining and professional sports activities.

Exclusions

War, civil war, AIDS, insanity, childbirth, provoked murder or assault, travelling as an aircraft crew, 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.

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 aged from thirty (30) days up to sixty-five (65) years at the date of inclusion and the Insured Person's coverage is renewable up to eighty (80) years old.

For Lifestyle and Living Benefits and Study Interruption Benefit, the Insured Person must be from sixteen (16) up to sixty-five (65) years to be eligible for the coverage under the Optional Benefits. Ages referred to in this Policy shall be in reference to the age as at the last birthday.

Where the Policy is purchased by a corporate body, the insurance coverage shall only be extended to the employees of such corporate body and the minimum age of the employees to be covered shall be sixteen (16) years old.

2. Does this plan pay in addition to any other insurance policy that I may have?

Yes, it pays in addition to any other insurance policy you may have except for the benefits which are on reimbursement basis.

3. When will my coverage be effective?

Your coverage will be effective upon the receipt of Premium and approval by the Insurer.

4. When am I entitled for Hospital Income Benefit?

You have to be admitted to the hospital as a registered patient for more than twelve (12) hours.

5. How will I be entitled for Renewal Bonus?

As long as you renew your Policy and no claim being made within the preceding year a renewal bonus shall be applicable in the form of an increase in your Principal Sum Insured as follows:

- (a) an increase of 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) an increase of ten percent (10%) per year up to a maximum of one hundred percent (100%) for Insured Persons aged forty-one (41) years and above;

If there is a claim under Permanent Disablement (any amount), Double Indemnity in the event of Motor Vehicle Accident or Double Indemnity (whilst travelling in a Public Transport or whilst travelling overseas), the Renewal Bonus will start afresh.

6. If there are changes to my life profile, must I inform the Insurer?

Yes, you are required to inform the Insurer should there be any changes regarding your address, occupation and personal pursuits, which would affect your risk profile.

7. Am I covered if I suffer miscarriage as a result of a fall?

Yes, if the miscarriage is a result from an accidental cause.

8. What should I do if I am the victim of a snatch theft?

Make a police report within twenty-four (24) hours of occurrence and then inform the Insurer.

This brochure is valid from 8 March 2022.

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.

Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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