Allianz

ALLIANZ SHIELD PLUS

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

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

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, 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?

Comprehensive Coverage

Be prepared for life's uncertainties with our comprehensive personal accident plan with add-on benefits suiting your needs.

Fast-tracked Renewal Bonus

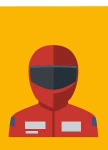
Enjoy up to *20% increase on your Principal Sum Insured upon yearly policy renewal.

*Terms and conditions apply.

Occupations covered:


Law enforcement officer excluding army/military


Fireman


Racing driver


Oil rig worker


Person engaged in demolition of building


Police

Schedule of benefits

Occupations with exposure to highly hazardous conditions, manual work and use of heavy machinery.

		Sum Insured (RM)	
Benefits		**Plan 1**	**Plan 2**
Principal Sum Insured for Accidental Death or Permanent Disablement (up to)		60,000	120,000
Medical Expenses (up to)		3,500	4,500
Alternative Medicine (up to)		350	400
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	
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)		Two times of Principal Sum Insured together with Renewal Bonus	
Annual Premium (RM)	**Age 50 years and below**	336	546
	Age 51 years to 80 years	503	818

Notes:

1. Eligibility Age: From thirty (30) days up to the age of sixty-five (65) years. Renewable up to the age of eighty (80) years.
2. Premium is further subject to 8% Service Tax and RM10 Stamp Duty payable on the Contract of Insurance.
3. The Service Tax ("ST") amount herein may be subject 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. The Scale of Compensation for Permanent Disablement is outlined in the table below.

Description of Loss	% of Principal Sum Insured
Loss of both hands or of all fingers and both thumbs	100%
Injury resulting in being permanently bedridden	100%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers	40%

For detailed information on the Permanent Disablement Scale of Compensation, you can refer to the policy wording available on our corporate website.

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.

Asia 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 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. This benefit is payable only 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 for 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.

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.

Renewal Bonus will begin anew if any claims are made under Permanent Disablement, Double Indemnity and Double Indemnity in the event of Motor Vehicle Accident benefits.

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. After one year from the date of the reported kidnapping, the disappearance will be considered a death claim.

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.

Bereavement 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 RM600 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 public 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. Subject to the terms, exclusions, provisos and conditions, the cover provided shall be extended to the circumstances outlined below.

- 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 by drugs or alcohol (within the legal limit)

Flood, windstorm and earthquake

Poisonous food or drink

Water sports

Underwater activities/scuba diving (up to 50 metres)

Polo playing and bungee jumping

Amateur sports (except martial arts and boxing)

Accidental drowning or near drowning

Insect, snake and animal bites

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.

	Plan 1	Plan 2
Limit per week (RM)	50	50
Annual Premium with Weekly Benefit (RM)		
Age 50 years and below	400	610
Age 51 years to 80 years	600	915

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) limbs 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.

	Plan 1	Plan 2
Additional Premium (RM)	18	36

Note: If the Double Indemnity of this Policy is also payable, the Insured Person is only entitled to claim either the Double Indemnity or this Double Indemnity in the event of Motor Vehicle Accident only.

3 24 Hours International and Domestic Medical Assistance and Evacuation Programme

1. Medical evacuation;
2. Medically supervised repatriation;
3. [i]Repatriation of mortal remains (up to RM25,000 per event);
4. [i]Visit to bedside by a relative (up to RM5,000 per event);
5. [i]Return of children travelling with the Insured Person (up to RM2,500 per event);
6. [ii]Despatch of medication not available locally;
7. Medical Monitoring and Emergency Message Transmission;
8. Medical referral and arrangement of medical appointments;
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.

Plan 1 & 2	Additional Premium (RM)
Up to RM2,000,000	1.20

Notes:
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. [i] These services are only available to the Insured Person whilst he/she is travelling outside Malaysia.
3. [ii] Up to USD1,000 if the Insured Person is outside Malaysia and up to RM1,000 if he/she is in Malaysia.

4 Lifestyle and Living Benefits

Benefits	Sum Insured (RM)				
	Plan A	Plan B	Plan C	Plan D	Plan E
Smart Device Protection[i] Compensation 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.	1,000	2,000	3,000	4,000	5,000
Online Purchase Protection[i] Compensates the purchase price for loss of any goods purchased from fake websites/applications or non-delivery of purchased goods.	300	500	800	1,000	1,500
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.	1,000	2,000	3,000	4,000	5,000
Loss of Sports Equipment[i] Compensates for the loss of Insured Person's sports equipment due to forcible break-in or Snatch Theft or Attempted Snatch Theft.	500	1,000	1,500	2,000	2,500
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.	300	350	400	450	500
Nursing Care Reimburses the cost of nursing care incurred following hospital discharge due to an accident.	500	1,000	2,000	3,000	4,000
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.	5,000	10,000	20,000	25,000	30,000
Rehabilitation Expenses Reimburses the cost of consultation and medical treatment incurred following hospital discharge if the Insured Person requires rehabilitation due to an accident.	1,000	2,000	3,000	4,000	5,000
Housekeeping Services Reimburses the cost of housekeeping services after Insured Person's discharge from hospital following an accident.	300	350	400	450	500
Additional Premium (RM)	47	70	94	118	141

Notes:
1. [i]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.

Benefits	**Sum Insured (RM)**				
	Plan A	**Plan B**	**Plan C**	**Plan D**	**Plan E**
Injury to the Insured Person	10,000	20,000	30,000	40,000	50,000
Death of Sponsor[i] (due to accident)					
Transportation Expenses[ii] (sublimit[iii])					
Additional Premium (RM)	16	32	48	64	80

Notes:

1. [i] 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. [ii] This benefit is limited to two (2) claims during the period of insurance.
3. [iii] 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.

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 Optional 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.

3. 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.

4. 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.

Excluded occupations

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

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 2025.

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 disablement, 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 1 300 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: