

About Allianz Group

Allianz Group is a leading worldwide insurance and asset management company with more than 100 million individual and corporate customers in more than 70 countries. Allianz customers benefit from various individual and group insurance services, from property, life, and health insurance to credit insurance and business insurance on a global scale. Allianz is one of the largest investors worldwide, managing more than 790 billion euros of insurance customer funds. Our asset managers, PIMCO and Allianz Global Investors, manage additional third-party assets of 1.7 trillion euros. Due to the systematic integration of ecological and social criteria in its business processes and investment decisions, Allianz achieved the top position of insurance companies in the Dow Jones Sustainability Index. In 2020, the Allianz Group had 150,000 employees and earned the total revenue of 140 billion euros and operational profit of 10.8 billion euros.

About Allianz in Asia

Asia is one of the core growth areas for Allianz, characterized by the diverse cultures, language, and customs. Allianz has been present in Asia since 1910, providing fire and maritime insurance in the coastal cities of China. Currently, Allianz is active in 16 markets in the region, offering a wide range of insurance products with loss insurance, life insurance, health protections and solutions, and asset management as its core business. With more than 36,000 staff, Allianz serves the needs of more than 21 million customers in the region through various distribution channels and digital platforms.

About Allianz Indonesia

Allianz started its business in Indonesia in 1981 by opening its first representative office. Allianz established PT Asuransi Allianz Utama Indonesia, a general insurance company, in 1989. Later, Allianz stepped into the field of life and health insurance, as well as pension fund business by establishing PT Asuransi Allianz Life Indonesia in 1996. In 2006, Allianz Utama and Allianz Life started sharia insurance business. Now, Allianz Indonesia is supported by more than 1,300 employees, more than 34,000 marketing personnel, as well as banking partner networks and other distribution partners. To date, Allianz is one of the most reputable insurance companies in Indonesia, trusted to provide protection for more than 8.3 million insureds.

PT Asuransi Allianz Life Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan), and its marketing personnels hold the license from the Indonesian Life Insurance Association (Asosiasi Asuransi Jiwa Indonesia).

Important Notes

- **Allianz Perlindungan Asuransi Kematian dan Penyakit Kritis ("Allianz PASTI")** is an insurance product issued by PT Asuransi Allianz Life Indonesia.
- Allianz PASTI is managed by and responsibility of PT Asuransi Allianz Life Indonesia.
- The Premium includes commission fees.
- This brochure is not a part of **Allianz PASTI** Policy and does not constitute an insurance agreement between PT Asuransi Allianz Life Indonesia and Customers. Customers are completely bound to each provision under the **Allianz PASTI** Policy.
- Please refer to the Product Information Summary and the **Allianz PASTI** Policy for more information about the terms and conditions, including details of the fees and exceptions.
- This Brochure is made in **Indonesia Language and English Language**; in the event of different interpretation between the text of Indonesia Language and English Language, the text of **Indonesia Language shall prevail**.

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ALLIANZ PASTI

Certain Protection
for Your Certain Future



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You surely have your financial plan to achieve **financial certainty** in the future. However, what would guarantee that you can avoid **financial uncertainty** due to life risks?

Your savings may be depleted to cover the following expenses:

Critical Illness(es)



Cost of medical treatment.



Expenses during the recovery.



Living expenses while not being able to work.

Breadwinner passing away



Living expenses of the family members.

ALLIANZ PASTI

Death and Critical Illness Insurance Protection (Perlindungan ASuransi kemaTlan dan penyakit kriTis/PASTI) solution to secure your future financial condition.



PASTI benefit for one of the **77 critical illnesses**.⁽¹⁾



PASTI Life Sum Assured for non-accidental and accidental death.⁽²⁾



PASTI **Maturity Benefit** if the Insured is still alive at the end of the Police Insurance Period.



PASTI for life protection due to non-accidental causes & critical illnesses **up to the age of 86**.⁽³⁾



Shorter Regular Premium payment for longer PASTI Insurance Period.



PASTI options with various **Premium payment period and frequency** to suit your needs.

⁽¹⁾ Critical illness coverage ends upon the payment of the benefit.

⁽²⁾ Accidental death benefit shall be paid if the Insured passes away within 90 days after the accident date and reaches the Policy anniversary nearest to the age of 70.

⁽³⁾ Nearest birthday.



Terms & Condition

Entry Age

The Insured:

- Non-accidental death benefit & critical illness benefit:
- 1 month – 70 years old (nearest birthday).
- Accidental death benefit:
1 month – 69 years old (nearest birthday).

Policyholder:

18 – no age limit.
(nearest birthday).

Insurance Period

- Up to 86 years old* (non-accidental death & critical illness benefits).
- Up to 70 years old (accidental death benefit).
(*) nearest birthday

Currency

Rupiah

Minimum Regular Premium

- Rp300,000 (monthly).
- Rp810,000 (quarterly).
- Rp1,560,000 (semiannually).
- Rp3,000,000 (annually).

Maximum Premium is subject to underwriting.

Premium Payment Period Options

5, 10, 15, & 20 years or equal to the Insurance

Premium Holiday

Not Available

Sum Assured

- Minimum: Rp100,000,000
- Maximum: Subject to underwriting.

Policy Surrender

Cash Value after deduction for fees and outstanding obligations (if any).

Underwriting

Full Underwriting

Rider Option

Payor CI77

Exemption of Basic Policy Premium if the Premium Payor is diagnosed with one of the 77 critical illnesses.



Death Benefit

Due to a Non-Accidental Cause

200% of the Sum Assured.

Due to an Accidental Cause

300% of the Sum Assured.⁽¹⁾

Due to an Accident while using Public Transport

400% of the Sum Assured.⁽¹⁾



Critical Illness Benefit

If the Insured is diagnosed with one of the 77 critical illnesses

100% of the Sum Assured.⁽²⁾



Maturity Benefit

If the Insured is still alive on the end date of the Policy coverage

100% of the Sum Assured.

(1)! Sum Assured for accidental death shall be paid if the Insured passes away within 90 days after the accident date and reaches the Policy anniversary nearest to the age of 70.

(2)! Critical illness coverage ends upon the payment of the benefit. Life protection in the Policy shall remain effective and the Regular Premium shall be paid for the Premium payment period.

Notes: Benefit shall be paid after deduction for fees and outstanding obligations (if any).

Benefit Illustration



Doni
Purchased
Allianz PASTI
at the entry age of 35.

Annual Regular Premium
Rp16,575,000

Sum Assured (SA)
Rp500,000,000

Premium Payment Period
20 years

Death Benefit

- If he passes away due to a non-accidental cause, the benefit will be:
Rp1 Billion
(200% of SA).
- If he passes away due to an accident on any public transportation, the benefit will be: **Rp2 Billion⁽¹⁾**
(400% of SA).
- If he passes away due to an accident, the benefit will be:
Rp1.5 Billion⁽¹⁾
(300% of SA).

Critical Illness Benefit

- If he is diagnosed with one of the 77 critical illnesses, the benefit will be:
Rp500 Million⁽²⁾
(100% of SA).

Maturity Benefit

- If he is still alive until the age of 86⁽³⁾ on the end date of the Policy coverage, the benefit will be:
Rp500 Million⁽²⁾
(100% of SA).

(1) Sum Assured for accidental death shall be paid if the Insured passes away within 90 days after the accident date and reaches the Policy anniversary nearest to the age of 70.

(2) Critical illness coverage ends upon the payment of the benefit. Life protection in the Policy shall remain effective and the Regular Premium shall be paid for the Premium payment period.

(3) Nearest birthday.

Notes: Benefit shall be paid after deduction for fees and outstanding obligations (if any).

Death Benefit Claim Submission Procedure

- The Beneficiary must submit the claim in writing and provide a proof of the Insured's death no later than 60 calendar days after the date of death. The Beneficiary must submit the accurately completed and signed claim form, along with other supporting documents as specified in the claim form and the Policy to Us.
- The payment of death benefit claim shall be made within 14 working days after Allianz receives the accurately completed claim form along with other supporting documents and approves the claim.*

*) Terms & Conditions shall apply according to the Policy.

The submission of death benefit payment claim must be accompanied with the following documents:

- Original Policy.
- Certificate of death from an authorized government agency.
- Completed death benefit claim form.
- Medical certificate from a Physician attesting to the cause of death of the Insured.
- Police report if the death is due to unnatural or unknown cause, or an Accident.
- Legal and valid proofs of identity of the Insured, the Beneficiary, and the Policyholder
- Other documents (as required).

Critical Illness Benefit Claim Submission Procedure

The submission of critical illness benefit payment claim must be accompanied with the following documents:

- Original Policy.
- Completed and signed critical illness benefit claim form.
- Legal and valid proofs of identity of the Policy Holder and the Insured.
- Original medical certificate from the first Physician who made the diagnosis.
- A copy of medical examination result of the Insured.
- Power of attorney form to disclose the content of Medical Records.
- Notice form of account number and a copy of passbook.
- Other required proofs.

A written claim notice and the proofs of illness of the person concerned must be submitted to Allianz not later than 60 calendar days as of the confirmation of the critical illness diagnosis.

The payment of critical illness benefit claim shall be made within 14 working days after Allianz receives the accurately completed claim form along with other supporting documents and after Allianz approves the claim.*

*) Terms & conditions shall apply according to the Policy.

Maturity Benefit Claim Submission Procedure

Maturity Benefit claim shall be submitted following the end of the Insurance Period and shall require the following documents:

- Original Policy.
- Completed maturity benefit claim form.
- Legal proofs of identity of the Policyholder.
- Other documents (as required).

Exceptions for Non-Accidental Death Benefit

Allianz shall assume no responsibility to pay the death benefit in the event that the Insured passes away due to, either directly or indirectly, the following conditions:

- Within a period of 1 year since the Policy Effective Date or the last Policy reinstatement date, whichever is later, the Insured passes away due to suicide.
- If the Insured passes away during the Insurance Period due to a death sentence by the court, or due to his/her intentional act of crime or involvement in crime or attempted crime, both actively or not, or in the event that the Insured passes away due to an insurance crime committed by any person having or sharing an insurable interest in this insurance coverage.

In the event the Insured passes away due to the aforementioned causes, Allianz shall terminate the Policy and only return the Cash Value (if any). In this case, Allianz shall not refund the Premium paid.

Exceptions for Accidental Death Benefit

The coverage of Accidental Death Benefit shall not be applicable if the Insured has reached the age of 70 on the Policy Effective Date or the last reinstatement date of the Policy (whichever is later).

Allianz shall assume no responsibility to pay the accidental death benefit in the event that the Insured passes away due to an Accident as a result of, either directly or indirectly, the following conditions:

- Involvement in a fight (except for the case of self-defense), self-harm or attempted self-harm, or suicide, regardless of the Insured is in a physically and mentally healthy condition or not; or
- Crime committed upon certain intention by the Policy Holder, the Insured, or an individual assigned as the Beneficiary; or
- An aircraft accident involving a flight with irregular schedule in which the Insured is a passenger or an aircraft cabin crew; or
- The Insured's high-risk occupations or professions, for example a military officer, police, firefighter, mining employee, or other high-risk occupations/professions, unless the risk Premium has been paid; or
- Any dangerous sport or hobbies of the Insured, e.g., car racing, motorbike racing, horse racing, gliding, mount climbing, boxing, wrestling, and any other dangerous sport or hobbies involving a high degree of danger and risk, unless the risk Premium has been paid; or

- Any accident caused by mental illness, nervous system diseases, influence of alcohol, use of narcotics and/or any illegal drugs.

In the event the Insured passes away due to the aforementioned causes, Allianz shall terminate the Policy and only return the Cash Value (if any). In this case, Allianz shall not refund the Premium paid.

Exceptions for Critical Illness Benefit

The Critical Illness Benefit shall not be paid for the following:

- Any illnesses due to direct or indirect self-inflicted injuries, and suicide, regardless of the Insured is in a physically and mentally healthy condition or not; or
- Any illnesses directly or indirectly caused by AIDS (Acquired Immune Deficiency Syndrome) or AIDS-Related Complex (ARC), or HIV (Human Immunodeficiency Virus), except for those which are covered by this Policy; or
- Any congenital illnesses; or
- Any illnesses, conditions, or injuries existing before the Policy Effective Date or Policy reinstatement date, whichever is later (Pre-Existing Conditions), that:
 - Have been consulted though has never resulted in any diagnoses; or
 - Have been diagnosed; or
 - Would generally encourage one to reasonably seek a diagnosis, treatment, or medication; or
 - Have been suggested to be treated medically by a Physician; regardless of whether or not such treatment has previously been performed; or
- The influence of or involvement in the use of drugs or alcohol; or
- Symptoms related to the critical illnesses which occur or are diagnosed within 80 days since the Policy Effective Date or reinstatement date, whichever is later.