

ACCIDENTAL DEATH AND DISABLEMENT BENEFIT (ADDB)

This Accidental Death and Disablement Benefit (ADDB) rider (hereinafter referred to as "ADDB Rider") provides You with the ADDB Rider Sum Assured in the event of the Insured suffers an Accident and, as a result thereof, passes away or suffers a Permanent Disablement, according to the ADDB Rider Terms and Conditions and Your Basic Policy.

What are the Benefits provided by this product?

During the validity of Your Basic Policy and this ADDB Rider, provided that We have received and approved the necessary claim documents You have submitted, We shall pay the ADDB Rider's Sum Assured for risks if the Insured had an Accident and suffers Total Permanent Disability or Partial Permanent Disability.

What are the Risks associated with this product?

Exclusion Risk

The coverage shall be cancelled if there are circumstances that fall under the exclusions as specified in the Rider Policy and Basic Policy.



PT ASURANSI ALLIANZ LIFE INDONESIA

ACCIDENTAL DEATH AND DISABLEMENT BENEFIT (ADDB)

Product Name

Accidental Death and Disablement Benefit

Product Type

Unit-Linked PAYDI Individual Insurance Product

Insurer Name

PT Asuransi Allianz Life Indonesia

Marketing Channel

Allianz Star Network (ASN)

This General Summary of Product and Service Information (RIPLAY) is intended to provide a brief explanation regarding the benefits and important aspects of the Basic Policy and/or ADDB Rider Terms and Conditions You are about to purchase. Please seek direct clarification from Our Marketing Personnel before deciding to purchase this ADDB Rider. "We/Our/Us" refers to PT Asuransi Allianz Life Indonesia. "You/Your" refers to the Prospective Policyholder.

Basic Policy means Your Unit-Linked Regular Premium Life Insurance Policy.

Summary of the Data

Including the characteristics and effective period of the product.

Entry Age

Insured entry age
1-64 years old (nearest birthday)

Insurance Period

Insurance Period for Accidental Death & Disablement (ADDB) Rider is 65 years.

Rider Payment Period

Payment period for the rider is until the age of 65.

Rider Payment Method

Payment scheme for cost of insurance of rider is the same as the payment period of Basic Policy premium.

Cost of Insurance for ADDB Rider

Deducted from the investment units (reduction in the number of investment units in the investment account of the Basic Policy Premium) on a monthly basis.

Accidental Death and Disablement Benefit Sum Assured

ADDB Sum Assured **without TPD Plus or TPD Accelerated**

- **Adults**
300% of the Basic Policy Sum Assured per Policy or Rp 5 Billion per Insured for all Policies owned by the Insured in Allianz, whichever is less.
- **Children**
300% of the Basic Policy Sum Assured per Policy or Rp 2 Billion per Insured for all Policies owned by the Insured in Allianz, whichever is less.

ADDB Sum Assured **with TPD Plus or TPD Accelerated**

- **Adults**
200% of the Basic Policy Sum Assured per Policy or Rp 5 Billion per Insured for all Policies owned by the Insured in Allianz, whichever is less.
- **Children**
200% of the Basic Policy Sum Assured per Policy or Rp 2 Billion per Insured for all Policies owned by the Insured in Allianz, whichever is less.

How to Apply for Your Policy?

1. Complete and sign the Life Insurance Application Form (SPAJ).
2. Sign a Personal Summary of Product and Service Information (RIPLAY).
3. Provide photocopies of valid identification documents and any other required documents of Yourself and the Insured.

What are your obligations as a Policyholder?

1. You must answer all questions on the Life Insurance Application Form (SPAJ) completely and accurately. You shall be fully responsible for the accuracy and completeness of the data provided to us, as any errors or omissions in the requested data may result in the cancellation of the Basic Policy and/or ADDB Rider Terms and Conditions. We reserve the right to reject your Basic Policy and/or ADDB Rider application if it does not meet the required criteria and regulations.
2. You must read and understand the Life Insurance Application Form (SPAJ) and the Personal Summary of Product and Service Information (RIPLAY) before signing them, as well as this General Summary of Product and Service Information (RIPLAY).
3. You are responsible for the on-time payment of Regular Premium and Cost of Insurance for this ADDB Rider.

How to submit an ADDB Claim?

The completed claim form and claim evidence must be submitted to Us within 210 (two hundred ten) days from the date of the Accident.

The required claim documents for Total and Partial Permanent Disability risks are as follows:

- a. Photocopies of the valid identification cards of the Policyholder and the Insured.
- b. Completed Permanent Disability claim form.
- c. X-ray images of the disabled body part.
- d. Official report/Statement from the Police for traffic Accident cases.

Claim documents for death risk must be in accordance with the terms specified in the Basic Policy.

Exclusions for AADB Rider Terms and Conditions

This Rider shall not apply to the death of the Insured or the total, permanent, and irreversible loss of bodily functions suffered by the Insured as a result of the following:

1. Involvement in a duel, unless it is an act of self-defence
2. Self-inflicted wound or suicide or attempted suicide whether or not physically and mentally fit, or
3. Criminal acts or attempted criminal acts or violations of law or attempted violations of law or resistance committed by the Insured during the arrest of any person (including the Insured) carried out by the authorities, or
4. Criminal act committed intentionally by the Policyholder, Insured or the person designated as Beneficiary, or
5. The Insured being in any flight other than as an official passenger or crew member of a commercial airline, whose flights are scheduled, regular and licensed, or
6. Risky occupations or professions of the Insured, such as military personnel, police officers, firefighters, miners or other high-risk occupations/professions, unless the risk premium has been paid, or
7. Dangerous sports or hobbies of the Insured, such as auto racing, motorcycle racing, horse racing, hang gliding, mountain climbing, boxing, wrestling and other dangerous and risky sports or hobbies, unless the risk premium has been paid, or

8. Accidents resulting from mental illness, illness affecting the nervous system, being drunk (the Insured being under the influence of alcohol), the use of narcotics and/or illicit drugs.

Cost of Insurance for AADB Rider

Cost of Insurance for AADB Rider is included in the Basic Policy Premium.

Service, Complaint Resolution & Claim

If you have any questions or complaints regarding our products and/or services, please reach out to our Customer Center:

Address:
PT Asuransi Allianz Life Indonesia
Customer Lounge
World Trade Centre 6, Ground Floor
Jl. Jenderal Sudirman Kav. 29-31
South Jakarta 12920, Indonesia

Corporate Number:
+ 62 21 2926 8888

AllianzCare:
1500 136

Email:
ContactUs@allianz.co.id

Website:
www.allianz.co.id

Important Notes:

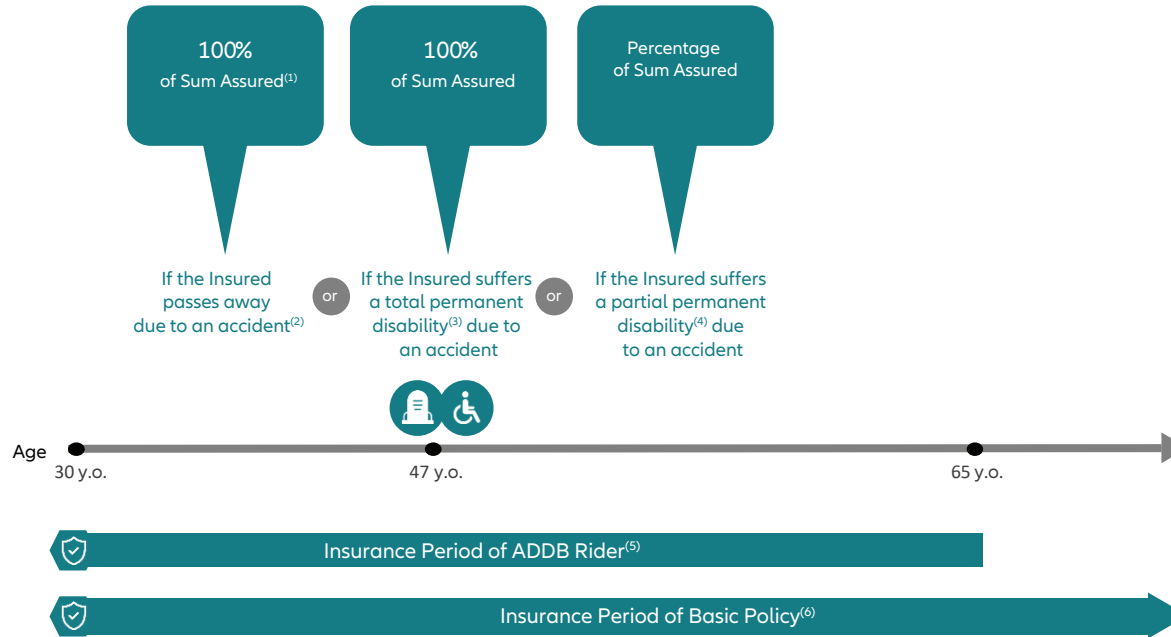
- PT Asuransi Allianz Life Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan), and its Marketing Personnels hold the license from the Indonesian Life Insurance Association (Asosiasi Asuransi Jiwa Indonesia).
- Complete explanation of the insurance coverage is available in the Basic Policy and/or AADB Rider Terms and Conditions. The Exclusions for this AADB Rider shall be applied, namely the issues thatnot covered in the Basic Policy and/or AADB Rider Terms and Conditions.
- Accidental Death and Disablement Benefit (ADB) is an insurance product issued by PT Asuransi Allianz Life Indonesia, and therefore PT Asuransi Allianz Life Indonesia is responsible for the contents of the Basic Policy and/or in accordance with the AADB Rider Terms and Conditions.
- The Basic Policy Premium and cost of insurance for AADB Rider paid include commission for the Marketing Personnel.
- We shall inform You of any changes in benefits, fees, risks, terms and conditions as set out in the Basic Policy and/or AADB Rider Terms and Conditions no later than 30 (thirty) working days before the effective date of such changes in benefits, fees, risks, terms and conditions.
- This General Summary of Product and Service Information (RIPLAY) is for general information purposes only. For more detailed information, please contact Us or Your Marketing Personnel, or visit our website at www.allianz.co.id. All Our products are designed to provide benefits to Customers, but they may not necessarily meet your specific needs. If You are still unsure whether this product suits your needs, We recommend that You contact Your Marketing Personnel.
- This General Summary of Product and Service Information (RIPLAY) is not a part of the AADB Rider Terms and Conditions and is not an insurance agreement between PT Asuransi Allianz Life Indonesia and You. You are fully bound by all provisions of the AADB Rider Terms and Conditions.
- This General Information of Product And Service (RIPLAY Umum) 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.

Benefit Illustration



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Entry age 30 years old as Insured, the same as the one in the Basic Policy of life insurance.



(1) If the Insured experiences an accident and, within 90 days from the date of the accident, the Insured passes away.
 (2) As additional benefit for accidental death in the Basic Policy.
 (3) Total permanent disability means the irreversible loss of bodily functions in accordance with those set out in the ADDB Rider Terms and Conditions
 (4) Partial permanent disability means the irreversible loss of any one of the bodily functions in accordance with those set out in the ADDB Rider Terms and Conditions
 (5) Insurance Period of ADDB Rider ends once Allianz has received and approved as well as paid the ADDB Rider claim.
 (6) As long as the Insurance Period of the Basic Policy is still effective in accordance with the terms and conditions of the applicable Basic Policy.

Note:

- Claim is only paid once for any of the accidental death benefit, accidental total disability or accidental partial permanent disability (whichever is earlier). After a claim for any of the benefits is approved and paid for by Allianz, the Accidental Death and Disablement Benefit (ADDB) Rider shall terminate.
- Permanent Disability means a disability caused by an injury resulting from an accident that causes the Insured to lose function of a body part, which persists for more than 180 days from the date of the Accident and is irreversible.
- If the Insured loses function of more than 1 body part within 1 Policy Year, whether resulting in risks of total permanent disability or partial permanent disability, Allianz shall pay the benefit for each respective risk, with the total benefit payable by Allianz for all risks capped at 100% of the Sum Assured.