

PAYOR CI77

This Payor CI77 Rider ("Rider") provides you with benefits in the form of payment exemption of future Basic Policy Premium if the Insured is diagnosed with Critical illness for the first time according to the terms and conditions stated in this Rider and the Basic Policy.

What are the Benefits this product may provide?

As long as the Basic Policy and this Rider remain valid, We shall give you benefits in the form of exemption for future Basic Policy Premium payment after We receive and approve the submitted claim evidences if the Insured gets diagnosed for the first time with a Critical Illness in accordance with the definition of Critical Illness under in this Rider.

The Basic Policy Premium exemption shall be in effect from the subsequent due date after a claim under this Rider has been approved by Us to the Coverage End Date stated in the Policy Data, regardless of the Insured of this Payor CI77 Rider has passed away after the payment of this claim unless if the Basic Policy has expired.

What are the Risks related to this product?

Exception Risk

The coverage does not apply to conditions included in the exceptions as stated in this Rider Policy and the Basic Policy.

Product Name

Payor CI77

Product Type

Traditional Rider Product

Insurer's Name

PT Asuransi Allianz Life Indonesia

Marketing Channel

Allianz Star Network (ASN)

The purpose of this General Product and Service Information Summary (RIPLAY Umum) is to provide a brief explanation about the benefits and important information of the Basic Policy and/or Rider you are about to purchase. Please request a direct explanation from Our marketing personnel before you decide to purchase this Policy. "We/Us/Our" refers to PT Asuransi Allianz Life Indonesia. "You/Your" refers to Prospective Policyholder.

The Insured of this benefit is the Premium Payor.



PT ASURANSI ALLIANZ LIFE INDONESIA

PAYOR CI77

Data Summary

Including the characteristics and validity period of the product.

Entry Age

Entry age of the Premium Payor as the Insured: 18 - 70 years (nearest birthday).

Insurance Period

The Insurance Period for the Payor CI77 Rider corresponds with the Basic Policy premium payment period with the maximum coverage age of 86 years old; in which the Basic Policy premium payment period is 5 years, 10 years, 15 years, 20 years or corresponds with the Insurance Period.

Premium Payment Period

The premium payment period is 5 years, 10 years, 15 years, 20 years, or corresponds with the Insurance Period.

Premium Payment Method

Premium payment is made regularly (annually, semiannually, quarterly, and monthly) and corresponds with the Basic Policy premium payment period.

Premium

Payor CI77 Rider Premium is an additional Premium of the Basic Policy Premium.

Currency

Rupiah

Sum Assured

- Maximum of Rp1 Billion per Insured.
- If it exceeds Rp1 Billion, it will be subject to underwriting decision.

How to Apply for Your Policy?

1. Complete and sign the Life Insurance Application Form (Surat Permohonan Asuransi Jiwa/SPAJ).
2. Sign the Personal Product and Service Information Summary (Ringkasan Informasi Produk dan Layanan/RIPLAY Personal).
3. Provide a copy of valid identity cards of Yours and the Insured's, and other documents if needed.

Can You Cancel the Policy?

1. Within a period of 14 (fourteen) calendar days as of the date the Basic Policy and/or this Rider is issued to you, You are entitled to carefully read the Basic Policy and/or this Rider. Within that period, you are entitled to cancel and return the Basic Policy and/or this Rider to Us in the event of disagreement with the terms and conditions in the Basic Policy and/or Rider.
2. Upon cancellation and returning of the Policy, We shall provide a refund amounting to at least the Premium You have paid after deducting the relevant fees (if any). Such fees include but not limited to stamp duties, administration fees, health examination fees (if any), and subsequently, the coverage shall be canceled automatically as of the Policy Effective Date.

What are your obligations as a Policyholder?

1. You must answer all questions on the Life Insurance Application Form (*Surat Permohonan Asuransi Jiwa/SPAJ*) completely and correctly. You are fully responsible for the accuracy and the completeness of the data You provide to Us. In the event of any inaccuracy and incompleteness of the requested data, Your Basic Policy and/or Rider shall become terminated. We reserve the right to reject Your Basic Policy and/or Rider application if You fail to meet the applicable terms and regulations.
2. You must read and understand the Life Insurance Application Form (*Surat Permohonan Asuransi Jiwa/SPAJ*) and the Personal Product and Service Information Summary (*Ringkasan Informasi Produk dan Layanan/RIPLAY Personal*) prior to signing the policy as well as this General Product and Service Information Summary (*Ringkasan Informasi Produk dan Layanan/RIPLAY Umum*).
3. You must pay the Regular Premium and this Rider Premium timely.

How to submit a Critical Illness Claim?

1. Claim Submission for Critical Illnesses
 - a. Critical Illness claim form along with accurately completed supporting documents provided by You and submitted to Allianz no later than 60 (sixty) calendar days as of the date the Insured is diagnosed with a Critical Illness for the first time.
 - b. Supporting documents as referred to in paragraph 1.a that include, among others:

- Original Medical Certificate from the treating Physician, confirming that the Premium Payor is suffering from a Critical Illness in accordance with the definitions and types of critical illness as stated in the Rider;
 - A copy of Insured's valid ID;
 - Examination results supporting the diagnosis.
 - Other evidences that We consider necessary for the Insured to provide Us with in order to support the claim.
2. We reserve the right to require You and/or The Insured to provide Us with evidences of Critical Illnesses or requiring a health check of the Insured by a Physician that We appoint as long as the Insured is suffering from a Critical Illness.

the Basic 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**

- e. The influence of or involvement in the use of drugs or alcohol; or**
- f. Symptoms of illnesses related to the critical illness conditions occurred or diagnosed within 80 (eighty) days as of the Policy Effective Date or reinstatement date, whichever is later.**

Exception

We shall assume no responsibility to pay this Payor CI77 Rider Benefit in the event that the illness/critical condition is a result of, either directly or indirectly, the following conditions:

- a. Any illnesses due to direct or indirect self-inflicted injuries, and suicide, both under fit and unfit physical and mental condition; or**
- b. Any illnesses directly or indirectly caused by AIDS (Acquired Immune Deficiency Syndrome) or AIDS-Related Complex (ARC), or HIV (Human Immunodeficiency Virus), unless covered by this Rider; or**
- c. Any congenital illnesses, or;**
- d. Any illnesses, conditions, or injuries existing before the Policy Effective Date or**

Fees

No fees charged to the customer.

Simulation

Customer A, 30 years old (Male), purchased Allianz PASTI Basic Policy with the Sum Assured of Rp1,000,000,000 and the premium payment period of 15 years. Annual Premium the customer has to pay is Rp33,100,000. The customer also took the Payor CI77 Rider and must pay the additional Premium of Rp529,600. Therefore, the Total Annual Premium the customer must pay is Rp33,629,600.

Customer Center and Complaint & Claim Resolution

If you have any question and complaint regarding Our products and/or services, please submit your questions and complaints through Our Customer Center:

Address:

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

Corporate Number:

+ 62 21 2926 8888

Email:

ContactUs@allianz.co.id

AllianzCare:

1500 136

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).
- A detailed explanation of insurance coverage can be found on the Policy. Insurance coverage includes Exceptions of the Policy, which outline conditions that are not covered in the Policy Rider and the Basic Policy.
- The Payor CI77 Rider product is an insurance product of PT Asuransi Allianz Life Indonesia. Therefore, PT Asuransi Allianz Life Indonesia is responsible for the contents of this Payor CI77 Rider.
- The Premium paid already includes commissions for the marketing personnel.
- We shall inform You of any amendment made to the benefit, fees, risks, and the terms and conditions of the Basic Policy and/or the Rider not later than 30 (thirty) working days before such amendment to the benefit, fees, risk, as well as terms and conditions come into effect.
- This General Product and Service Information Summary (RIPLAY Umum) is for general information purposes only. For more detailed information, please contact Us or Your marketing personnel or visit Our website at Allianz.co.id. All of Our products are made to provide benefits to customers, but they are not necessarily suitable for Your needs. If You are still not sure whether this product is suitable for Your needs, We advise You to contact Your marketing personnel.
- This General Product and Service Information Summary (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**.