

COLLEGE CARE

College Care is a life term insurance product that provides insurance cash benefit to plan for tuition fees while providing life protection benefit that can provide peace of mind for You and Your family.

Product Name

College Care

Product Type

Traditional Individual Product

Insurer's Name

PT Asuransi Allianz Life Indonesia

Marketing Channel

PT Bank HSBC Indonesia

This General Product and Service Information Summary (RIPLAY Umum) is intended to provide a brief explanation regarding the benefits and important information of the Policy that You are about to purchase. Please request a direct explanation from our marketing personnels before deciding to purchase this Policy. "We/Us/Our" refers to PT Asuransi Allianz Life Indonesia. "You/Your" refers to prospective Policyholder

What are the Benefits of this product?



Death Benefit

- a. If the Insured dies within 2 (two) years as of the Policy Effective Date due to Pre-Existing Conditions, We shall refund 80% (eighty percent) of the Premium that has been paid to Us and the Policy shall be terminated.
- b. If the Insured dies within 2 (two) years as of the Policy Effective Date due to a cause other than a Pre-Existing Conditions, We shall pay the Cash Payment Benefit according to the schedule and no premium payments shall be billed thereafter.
- c. If the Insured dies after 2 (two) years of the Policy Effective Date, We shall pay 10% (ten percent) of the Sum Assured and pay the Cash Payment Benefit according to the schedule and no premium shall be billed afterwards
- e. This Benefit shall expire at the time the Insured reaches the Age of 85 (eighty-five) years old or the Cash Payment Benefits have been fully paid, whichever comes first.



Accidental Death Benefit

- a. If the Insured had an Accident and the Insured dies within 90 (ninety) days from the date of the Accident, then:
 - i. If the accident and death occur within the territory of Indonesia, We shall pay 100% (one hundred percent) of the Sum Assured, or
 - ii. If the accident and death occur outside the territory of Indonesia, We shall pay 200% (two hundred percent) of the Sum Assured in the event that the Insured has an Accident and dies outside of the territory of Indonesia, provided that the Insured is traveling outside of the territory of Indonesia for no more than 90 (ninety) days.
 - iii. If the Accident and death occur after the 2nd year of the Policy, We shall also pay the Death Benefit.
- b. There shall be no Premium payments to be billed afterwards.
- c. This Benefit shall expire when the Insured reaches the Age of 65 (sixty-five) years old.



Cash Payment Benefit

We shall pay You (if We have not paid the Death Benefit) or the Beneficiary (if We have paid the Death Benefit) the following Cash Benefit when Your Policy has reached the Starting Point as specified in the Policy Data:

When We shall pay You or the Beneficiary	Payable Cash Benefit
When Your Policy reached the Starting Point	50% (fifty percent) of the Sum Assured
The first to fourth year after the Starting Point	15% (fifteen percent) of the Sum Assured
The fifth year after the Starting Point	105% (one hundred and five percent) of the Sum Assured
The sixth to seventh Policy Anniversary after the Starting Point	20% (twenty percent) of the Sum Assured



Non-guaranteed Cash Value

Non-guaranteed Cash Value shall be paid to You at the time of Policy surrender if the Policy surrender is made minimum 1 (one) year after You reached the Starting Point or it shall be paid at the end of the Policy period, whichever comes first. We shall determine the amount of the Non-guaranteed Cash Value.



PT ASURANSI ALLIANZ LIFE INDONESIA

COLLEGE CARE

What are the risks associated with this product?

Exceptions Risk

The coverage shall not apply to conditions that are included in the exceptions as stated in the Policy.

Summary

Including the characteristics and validity period of the product.

Entry Age

- 18-55 years old*
(for Premium Payment Period of 5, 10, and 15 years)
 - 56-60 years old*
(for Premium Payment Period of 5 and 10 years)
- *) nearest birthday

Insurance Period

- Death Benefit:
Until maturity or the Insured reaches the age of 85 years old (nearest birthday) whichever comes first.
- Accidental Death Benefit:
Until the Insured reaches the age of 65 years old (nearest birthday).

Selection of Cash Payment Benefit Starting Point

Starting from year 12 which is adjusted to the Premium Payment period.

Premium Payment Period

5, 10, or 15 years.

Premium Payment Method

Regular (Annually, Semiannually, Quarterly, and Monthly).

Currency

Rupiah

Sum Assured

Minimum Sum Assured: Rp100,000,000,-

Note: The maximum Guaranteed Issue Sum Assured is Rp5 billion/USD 500,000 per Insured, but only 10% of the Sum Assured shall be accumulated with another Guaranteed Issue Policy that is still active with the Insurer. Health Declaration applies and no health questions shall apply. For Sum Assured above Rp5 billion/USD 500,000, full underwriting shall apply.

How to Apply for Your Policy?

1. Complete the Life Insurance Application Form (LIAF).
2. Sign the Personal Product and Services Information Summary (RIPLAY).
3. Provide a copy of valid identity cards of You and the Insured's, and other documents if needed.

Can You Cancel The Policy?

1. You are entitled to cancel and return this Policy to Us in the event that You disagree with the terms and conditions herein within 14 (fourteen) calendar days from the date You receive this Policy. You have the right to review this Policy, and within that period

of time, You are entitled to cancel and return this Policy to Us.

2. Upon such cancellation and returning of the Policy, We shall provide a refund of the Premium that You have paid after deducting fees, and after adding investment return or deducting investment loss (if any). Such fees include but not limited to stamp duties, administration fees, health examination fees (if any), existing risk premium, and investment losses (if any). Subsequently, the coverage shall be terminated automatically as of the Policy Effective Date.

What are Your obligations as a Policyholder?

1. You shall answer all questions on the Life Insurance Application Form (LIAF) completely and correctly. You are fully responsible for any inaccuracy and incompleteness of the data You provide to Us. In the event of any inaccuracy and incompleteness of the requested data, Your Policy shall become terminated.
2. You shall read and understand the Life Insurance Application Form (LIAF) and the Personal Product and Services Information Summary (RIPLAY) prior to signing the documents as well as this General Product and Services Information Summary (RIPLAY).
3. You shall pay the Regular Premium timely.

How to submit a death claim?

- The submission of the payment claim for death benefit shall be accompanied by the following documents:
 - Original policy.
 - Certificate of death from an authorized government agency.
 - Completely filled-in death benefit claim form.
 - Medical certificate from Doctor attesting to the cause of death of the Insured.
 - Official Report by the police for death due to an unnatural or unknown causes or Accident.
 - A copy of valid proof of identity of You, the Insured, and the Beneficiary.
 - Other documents (if required)
- You/The Beneficiary/the applicant shall submit the claim in writing and provide the supporting documents evidence of the Insured's death no later than 30 (thirty) days after the date of death. You/The Beneficiary/the applicant shall submit the completely filled-in and signed claim form, along with other supporting documents as specified in the claim form to Us.

How to claim the Cash Payment Benefit?

- The Cash Payment Benefit claim shall be submitted following the end of the Insurance Period and shall be accompanied by the following documents:
- Original Policy.
 - Completely filled-in Claim form.
 - Your legal proof of identity.
 - Other documents (as required).

Exceptions

- We shall not pay the Death Benefit in the event that the Insured dies due to, either directly or indirectly, the following conditions:**
 - The insured dies from committing suicide within 1 (one) year as of the Policy Effective Date.**
 - If the Insured dies during the Insurance Period due to a death sentence by the court, or due to intentional act of crime or involvement in crime or attempted crime, whether actively or not, or the Insured dies due to an insurance crime committed by any party having or sharing an insurable interest in this insurance coverage. In the event that the Insured dies due to one of the reasons above, We shall terminate the Policy and We shall only refund the Cash Value, if any. In such event, We shall not refund the Premium that has been paid to Us.**
- This Benefit will not be payable if the Insured's death occurs directly or indirectly as result of:**
 - Involvement in a fight (except for the case of self-defense), or fight competition, self-harm or self-harm attempts, or suicide both in healthy physical and mental condition or otherwise; or**
 - Crime committed upon certain intention by the Policyholder, the Insured or the individual assigned as a Beneficiary; or;**
 - Aircraft accident in which the Insured is a passenger or crew of non-scheduled flight; or**
 - High-risk occupation or profession of the Insured, for example a military officer, police, firefighter, mining employee, or other high-risk occupations/professions; or**

- Dangerous sport or hobbies of the Insured, for example car racing, motorbike racing, horse racing, gliding, mount climbing, boxing, wrestling, and any other dangerous and high-risk sport or hobbies; or**
- Accidents caused by mental illness, nervous system disorders, intoxication (the Insured is under the influence of alcohol), use of narcotics and/or any illegal drugs.**

In the event that the Insured dies due to one of the reasons above, We shall terminate the Policy and We shall refund the Cash Value, if any. In such event, We shall not refund the Premium that has been paid to Us.

Fees

There shall be a stamp duty fee charged to the customer only for the first Premium payment.

Simulation

Customer A, 35 years old (Male), purchased College Care product with a Sum Assured of Rp100,000,000 with a 10-year premium payment period. If Customer A choose the Starting Point on year 18, the annual premium that shall be paid by the Customer is Rp15,031,000,-*.

Cash Payment Benefit

Total Premium paid:
 10 x Rp15,031,000,-
 = Rp150,310,000,-

Total Cash Payment Benefit:
 Rp255.000.000,- + Non-guaranteed Cash Value**.

Death Benefit:

- The benefit of 110% of the Sum Assured in the amount of Rp110,000,000,- if the death is due to an accident within the country, and Rp210,000,000,- if the accidental death occurs outside the country.
- The benefit of 10% of the Sum Assured in the amount of Rp10,000,000,- if the death is due to an illness after 2nd Policy years.
- Premium Exemption and guaranteed Cash Payment Benefits shall remain valid if the death is due to an illness after 2nd Policy years.

*) *Excluding stamp duty fee*

***) *Non-guaranteed Cash Value shall be paid 1 year after the 1st Cash Payment Benefit and only if a Policy Surrender is made and the coverage expired.*

Services, Complaints & Claims 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:

+6221 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)
- A detailed explanation of insurance coverage can be found on the Policy. Policy Exception provisions shall apply to the insurance coverage, which include conditions that are not covered in the Policy.
- College Care is an insurance product issued by PT Asuransi Allianz Life Indonesia. PT Bank HSBC Indonesia ("Bank") only acts as a reference provider for College Care. College Care is not a Bank product and the Bank shall not be responsible for all claims and risks with regards to the Policy issued by PT Asuransi Allianz Life Indonesia. College Care is not covered by the Bank and its affiliations and not included in scope of the guarantee program objects of the Government of the Republic of Indonesia or the Deposit Insurance Corporation ("LPS")
- The premium already includes commissions for the Bank.
- We shall inform You of any change made to the benefit, fees, risks, and the terms and conditions of this Policy no later than 30 (thirty) working days before such change to the benefit, fees, risk, as well as terms and conditions.
- 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 personnels 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 personnels.
- 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**.