

Safeguard your children with better protection



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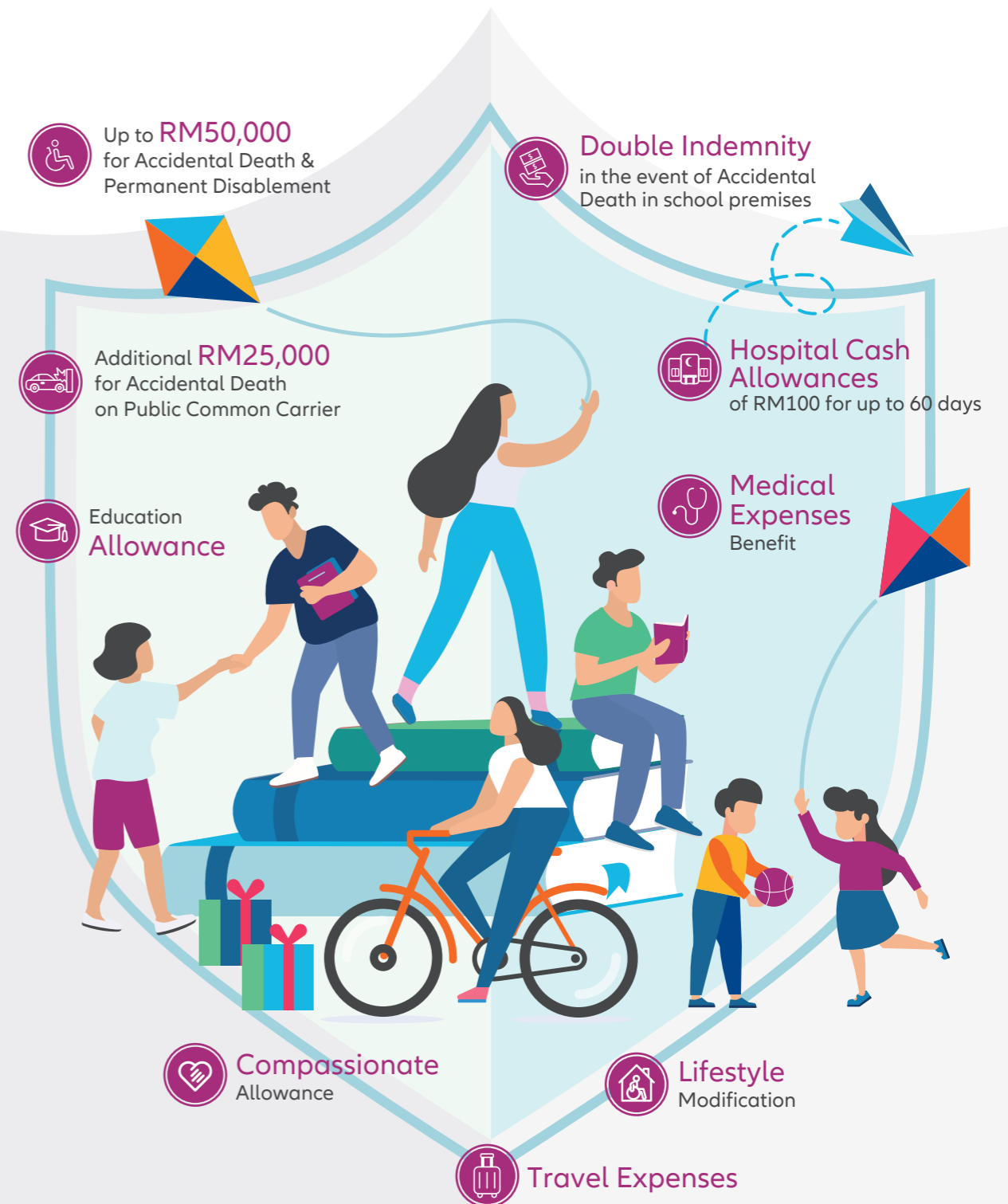
Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Enjoy the precious moments in school with maximised protection



As parents, we make an effort to give our children the best environment and opportunities to maximise their life experiences. However, we might not be able to shelter them from every risk & accident they may encounter in their everyday lives. Introducing **Allianz Student Personal Accident**, a comprehensive personal accident coverage for school students in the event of accidents that may occur during and after school, 24 hours a day, wherever they are. Rest assured that your children are well protected while fully immersing themselves in the best time of their lives.

Here are 9 (nine) key aspects of how your children are protected by **Allianz Student Personal Accident**:



* Terms and conditions apply.

Schedule of Benefits

Benefits	Sum Payable (RM)
Accidental Death	50,000.00
Permanent Disablement (up to)	50,000.00
Accidental Death on Public Common Carrier, while travelling to and from school (in addition to the Accidental Death Benefit)	25,000.00
Medical Expenses (up to)	Maximum 4,000.00
• Alternative Treatment (RM25.00 per visit)	Maximum 250.00*
Bereavement Benefit (Death Due To Dengue Fever only)	15,000.00
Funeral Expenses	3,000.00
Hospital Cash Allowance – (up to 60 days)	Maximum 100.00 per day
Travel Expenses – (RM10.00/per day)	Maximum 500.00
Dental Treatment	500.00
Education Allowance	40,000.00
Kidnap Benefit (up to)	2,000 for expense and 10,000 for reward
Transport Allowance for admission at a Hospital located within Malaysia due to an accident	
Government Hospital (per accident)	50.00
Private Hospital (per accident)	100.00
Double Indemnity (while in the school premises)	Available
Lifestyle Modification Allowance	5,000.00
Compassionate Allowance	1,000.00
Annual Premium	28.00

Note:

*This limit is part of the overall limit of medical expenses.

Total payments in respect of any one accident shall not exceed RM50,000 per policy or in aggregate for the same Insured Person.



Description of Benefits

Allianz Student Personal Accident is designed to provide your children with fourteen (14) Benefits should the unexpected happen.



Accidental Death/Permanent Disablement

Pays the Sum Insured in the event of Accidental Death or Permanent Disablement.



Accidental Death on Public Common Carrier, while travelling to and from school

In the event the Insured Person suffers an accidental loss of life on a Public Transport as a fare paying passenger while travelling directly from his/her Home/Residence, to school or vice versa for school lessons and/or official school activities.



Medical Expenses

Indemnifies the medical expenses incurred for injuries resulting from an Accident.



Bereavement Benefit (Death Due To Dengue Fever only)

In the event of the Insured Person's death due to Dengue Fever, the Company will pay RM 15,000 to the Insured Person's Parent or Guardian the benefit herein.



Funeral Expenses

Pays RM3,000 for Funeral Expenses in the event of Accidental Death.



Hospital Cash Allowance

In the event the Insured Person requires Hospitalisation at a Hospital located within Malaysia as a result of an Accident, the Company will pay the Insured Person daily benefit for a maximum of RM100 per day up to a maximum of sixty (60) days from the Date of Loss/ Accident.



Travel Expenses

In the event of the Insured Person is hospitalised at a Hospital located within Malaysia as a result of an Accident, the Company will pay the Insured Person's Parent up to a maximum of RM500 for travel expenses incurred by the Insured Person's Parent.



Dental Treatment

Reimburses the Insured Person up to RM500 for dental treatment as a result of an Accident within twenty-four (24) hours of its occurrence and any follow-up treatment up to fourteen (14) days after the Date of Accident.



Education Allowance

Pays the Insured Person up to RM 40,000 if one of the Insured Person's Parents suffers either death or Total Paralysis (from the neck downwards) or Total Insanity or Injury resulting in being permanently bedridden due to an Accident and the Parents unable to perform three (3) or more of the Activities of Daily Living which the Parents could normally carry out by him/herself in his/her daily life had such disablement not occurred.



Kidnap Benefit

Pays a lump sum of RM2,000 for necessary expenses incurred to recover the Insured Person. The Company will also offer a reward of RM10,000 for information leading to the recovery of the Insured Person and subject to verification and confirmation by the police that a ransom has been demanded by the kidnappers for the return of the Insured Person. The Sum Insured will be paid in full if the kidnapped Insured Person is not recovered after a period of one year from the date of the reported kidnapping to the police.



Transport Allowance for admission at a Hospital located within Malaysia due to an accident

Transport Allowance is payable for charges incurred by the Insured Person for admission at a Hospital located within Malaysia due to an Accident.



Double Indemnity

Pays double the Sum Insured if Accidental Death occurs while the Insured Person is within his/her School premises.



Compassionate Allowance

In the event of any one of the Insured Person's Parent suffers death due to an Accident, the Company will pay the Insured Person or his / her legal representative RM1,000. This benefit is limited to one claim only.



Lifestyle Modification Allowance

Reimburses the cost of modification to the Insured Person's home and/ or Parent's motor vehicle if 50% or more of the Permanent Disablement benefit is payable.

Frequently Asked Questions

1) Who is covered under the Policy

Full time students studying in Malaysia aged between 3 to 21 years old.

2) How to purchase the Policy

Complete the proposal form together with the premium of RM28.00 and have your child submit the proposal form to the school teacher. The policy will be effective from the date shown on the official receipt which will be sent to your child's school.

Note: This brochure is for general information only and it is not a Contract of Insurance. The description of available coverage is only a brief summary for quick and easy reference. The precise terms and conditions that apply are specified in the Policy.

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