

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 personnels, 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

- **Payor CI77** is a Rider to life insurance products issued by PT Asuransi Allianz Life Indonesia.
- **Payor CI77** Rider is managed by PT Asuransi Allianz Life Indonesia and is a responsibility of PT Asuransi Allianz Life Indonesia.
- The payable additional Premium of **Payor CI77** includes commission fees.
- This brochure is not a part of the **Payor CI77** Policy and does not constitute an insurance agreement between PT Asuransi Allianz Life Indonesia and Customers. Customers are completely bound to any provisions under the **Payor CI77** Policy.
- Please refer to the General Product and Service Information Summary (RIPLAY Umum) and Personal Product and Service Information Summary (RIPLAY Personal), as well as the **Payor CI77** 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**.

PT Asuransi Allianz Life Indonesia Customer Lounge

World Trade Centre 6, Ground Floor
Jl. Jend. Sudirman Kav. 29-31
Jakarta Selatan 12920, Indonesia

Corporate Number : +62 21 2926 8888
AllianzCare : 1500 136
Email : ContactUs@allianz.co.id
Website : www.allianz.co.id



Payor CI77

Worry-Free Life Protection Plan for You & Your Family






No. 341/AZLI-BRAND/CI77/1/VI/2021

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).






You surely have your protection plan arranged to achieve financial security in the future. However, what would guarantee that the Premium Payor of the Basic Policy is immune to financial uncertainty due to critical illness risks?

The Basic Policy Premium Payor's savings may be depleted to cover the following expenses due to critical illness:





-  Cost of medical treatment.
-  Expenses during the recovery.
-  Living expenses while not being able to work.

If the Policy is canceled due to the Premium Payor's failure to pay the Basic Policy Premium because of critical illness, the life sum assured becomes unavailable and it may cause the following conditions if the breadwinner passes away:

-  Loss of income for living expenses.
-  Use of savings and assets to cover living expenses.
-  Future financial plan would be ruined due to the lack of fund.

PAYOR CI77

A Rider to a life insurance Basic Policy as a protection solution for the Premium Payor.

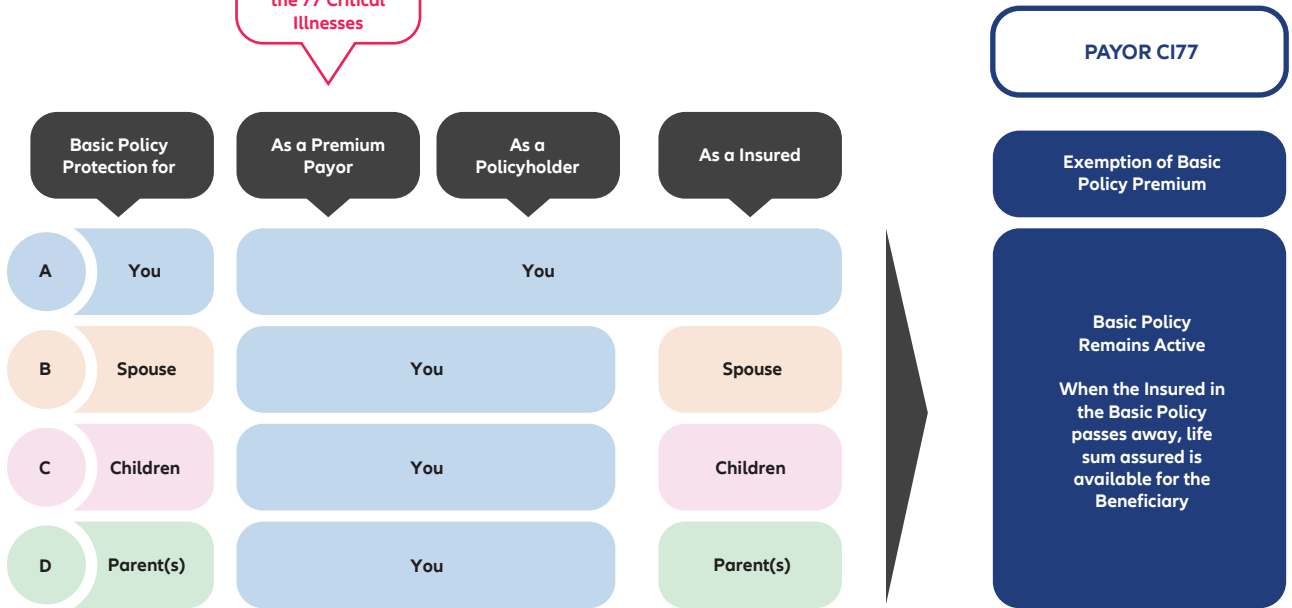
-  Financial risk anticipation through exemption of Basic Policy Premium if the Premium Payor is diagnosed with one of the 77 critical illnesses.⁽¹⁾
-  Ensuring that the coverage of the Basic Policy is served.⁽²⁾
-  Basic Policy Premium exemption based on the selected Premium payment period (5, 10, 15, 20 years) or throughout the Insurance Period in the Basic Policy⁽³⁾
-  Affordable Rider Premium.⁽⁴⁾

- (1) The Premium Payor must continue the payment of the Basic Policy Premium and the Payor CI77 Rider Premium during the period starting from the date when the Premium Payor is first diagnosed with the Critical Illness according to **the definition of Critical Illness types in the Payor CI77 Rider Policy** until the date when the claim for the Payor CI77 Rider is approved.*
- (2) As long as the Basic Policy Insurance Period remains valid according to the applicable Basic Policy's terms and conditions.*
- (3) The Basic Policy Premium exemption shall expire at the end of the Premium payment period in the Basic Policy, regardless of whether the Premium Payor passes away before attaining the age of 86 (nearest birthday).*
- (4) As a Rider Premium outside of the Basic Policy Premium.*



Payor CI77 Solution for Insurance Policy Protection Plan

Diagnosed with one of the 77 Critical Illnesses



Notes: The name of the Premium Payor Name may differ from the name of the Policy Holder



Basic Policy Premium Exemption Benefit

If the Premium Payor is diagnosed with one of the 77 critical illnesses

Basic Policy Premium Exemption

Based on the selected Premium payment period (5, 10, 15, 20 years) or throughout the Insurance Period in the Basic Policy.

Notes

- (1) The Basic Policy Premium exemption shall be effective from the due date of the subsequent Basic Policy Premium payment after a claim under Payor CI77 Rider has been approved by Allianz.
- (2) The Premium Payor must continue the payment of the Basic Policy Premium and the Payor CI77 Rider Premium during the period starting from the date when the Premium Payor is first diagnosed with the Critical Illness according to the definition of Critical Illness types in the Payor CI77 Rider Policy until the date when the claim for the Payor CI77 Rider is approved.
- (3) The Basic Policy Premium exemption shall expire at the end of the Premium payment period in the Basic Policy, regardless of whether the Premium Payor passes away before attaining the age of 86 (nearest birthday), unless the Premium Payor is the same person as the Insured in the Basic Policy and they pass away, resulting in the Basic Policy expiration or termination.

Terms & Conditions

Entry Age Premium Payor as the Insured of the Payor CI77 Rider Policy:
18 – 70 years old (nearest birthday)

Insurance Period Corresponds to the selected Basic Policy Premium payment period with a maximum coverage age of 86 (nearest birthday), in which the Basic Policy Premium payment period is 5, 10, 15, 20 years or corresponds to the Insurance Period under the Basic Policy.

Currency Rupiah

Premium payment period for Payor CI77 Rider Corresponds to the Basic Policy Premium payment period

Premium payment frequency for Payor CI77 Rider Regular as the Basic Policy: Monthly, Quarterly, Semiannually, & Annually.

Sum Assured for Payor CI77

- Maximum of RP1 Billion per Insured.
- If it exceeds Rp1 Billion, it is in accordance with underwriting decision.

Provisions of the addition of Payor CI77 to the Basic Policy

- Available for new business Basic Policy.
- For existing Basic Policy, the rider may be added on the 2nd Policy anniversary.

Premium Value of Payor CI77 Rider Remains the same during the Basic Policy Premium payment period.

Underwriting Full Underwriting.

Insurance Period

- The Policy is canceled or terminated at the written request of the Policyholder; or
- The Basic Policy is cancelled or terminated; or
- Claims made by Policyholder/Beneficiary are fraudulent, or when there are fake statements made or used for fraud or if there are fraudulent methods used by the Policyholder/Beneficiary to obtain the benefits under this Policy; or
- The Insured of the Basic Policy passed away; or
- The Premium Payor as the Insured of this Payor CI77 Rider has attained the Policy anniversary nearest to the Age of 86.

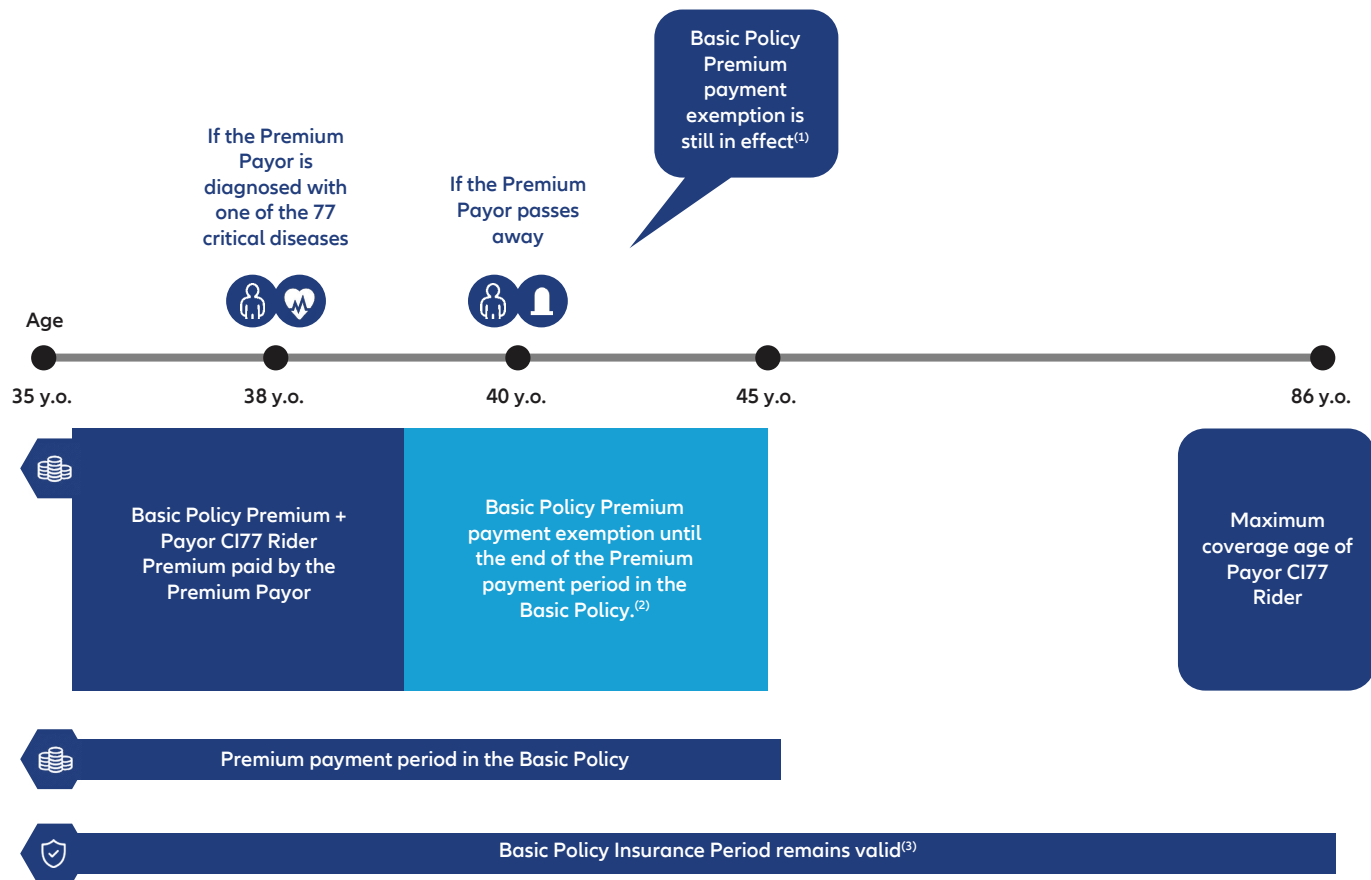
Benefit Illustration



Gani

Becomes a life insurance Basic Policy Premium Payor at the entry age of 35.

Selected Premium payment period in the life insurance Basic Policy:
10 years.



(1) The Basic Policy Premium exemption shall expire at the end of the Premium payment period in the Basic Policy, regardless of whether the Premium Payor passes away before attaining the age of 86 (nearest birthday), unless the Premium Payor is the same person as the Insured in the Basic Policy and passes away, resulting in Basic Policy expiration or termination.

(2) The Basic Policy Premium exemption shall be effective from the due date of the subsequent Basic Policy Premium payment after a claim under Payor CI77 Rider has been approved by Allianz. The Premium Payor must continue the payment of the Basic Policy Premium and the Payor CI77 Rider Premium during the period starting from the date when the Premium Payor is first diagnosed with the Critical Illness according to the definition of Critical Illness types in the Payor CI77 Rider Policy until the date when the claim for the Payor CI77 Rider is approved.

(3) As long as the Basic Policy Insurance Period remains valid according to the applicable Basic Policy's terms and conditions.

Critical Illness Claim Submission Procedure

1. Critical Illnesses claim form along with accurately completed supporting documents by the Policyholder and submitted to Allianz no later than 60 calendar days after the date the Insured is diagnosed with a Critical Illness for the first time.
2. Supporting documents including, among others:
 - Original Medical Certificate from the treating Physician, confirming that the Premium Payor suffers from a covered Critical Illness as stated in this Payor CI77 Rider;
 - A copy of valid identity card of the Premium Payor;
 - Examination results supporting the diagnosis;
 - Other proofs that Allianz considers necessary for the Premium Payor to provide in order to support the claim.

Allianz reserves the right to request the Premium Payor to provide proofs of Critical Illness or to request for a medical check-up of the Premium Payor performed by an Allianz's appointed Physician, as long as the Premium Payor is still suffering from a Critical Illness.

Exceptions for Payor CI77 Rider

Allianz shall not provide this Payor CI77 Rider Benefit in the event that the Critical Illness is a result of, either directly or indirectly, the following conditions:

1. Any illnesses due to direct or indirect self-inflicted injuries, and suicide, both under fit and unfit physical and mental condition;
2. 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;
3. Any congenital illnesses; or
4. Any illnesses, conditions, or injuries existing before the Policy Effective Date or Basic Policy reinstatement date, whichever is later (Pre-Existing Conditions), that:
 - Has been consulted though has never resulted in any diagnoses; or
 - Has 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
5. The influence of or involvement in the use of drugs or alcohol;
6. The symptoms related to the critical illnesses occurred or diagnosed within 80 days after the Policy Effective Date or reinstatement date, whichever is later.