

ALLIANZ PASTI

Allianz Perlindungan Asuransi Kematian Dan Penyakit Kritis (“Allianz PASTI”) is a traditional life insurance product with regular Premium payment. It offers life and critical illness protection benefits as well as cash benefits at the end of the Policy Insurance Period as long as the Policy remains active and the Insured remains alive until the end of the Insurance Period.

What are the Benefits provided by this product?



Death Benefit

- a. If the Insured dies due to an Accident or other causes during the Insurance Period prior to the End Date of the Coverage, We will make a payment of 2 (two) times the amount of the Sum Assured and the Policy will end.
- b. This benefit payment is subject to the deductions of unpaid costs and liabilities due from You to Us.



Accidental Death Benefit

- a. If the Insured dies
 - i. due to an Accident, We will make an additional payment of a single amount of the Sum Assured and the Policy will end; or
 - ii. due to an Accident while using Public Transport, We will make an additional payment 2 (two) times the amount of the Sum Assured and the Policy will end.
- b. This benefit will be paid if the Insured dies within a period of 90 (ninety days) since the date of the Accident.
- c. The Sum Assured obtained from this benefit will be paid in addition to the Sum Assured obtained from the Death Benefit.
- d. This benefit ends on the Policy Anniversary that is nearest to the Insured's 70th (seventieth) birthday and this benefit payment is subject to the deductions of unpaid costs and liabilities due from You to Us.



Critical Illness Benefit

- a. If the Insured suffers from/is diagnosed with one of the critical illnesses included in the Coverage Terms of 77 (seventy-seven) Critical Illnesses prior to the End Date of the Coverage, We will pay a single amount of the Sum Assured.
- b. This benefit payment will not end the Policy. Therefore, in order that the Policy remains valid, the Policyholder is required to pay subsequent premiums in accordance with the premium payment period chosen by the Policyholder.
- c. The benefit payment above:
 - i. will only be paid 1 (one) time for one of the seventy-seven (77) critical illnesses included in the Coverage Terms of 77 Critical Illnesses;
 - ii. will be calculated against all premium loans and other liabilities, if any.
- d. Upon payment of the benefit above, this Critical Illness Benefit will end automatically.



Maturity Benefit

If the Insured remains alive on the End Date of the Coverage, We will pay the Maturity Benefit of a single amount of the Sum Assured and the Policy will end.

Product Name

Allianz PASTI

Product Type

Traditional Individual Product

Insurer Name

PT Asuransi Allianz Life Indonesia

Marketing Channel

Allianz Star Network (ASN)

This General Product and Service Information Summary (RIPLAY Umum) aims to

provide a general overview regarding the benefits of and other important matters about the Policy offered to You.

Please ask Our marketing personnel to provide explanations before You decide to buy this Policy.

“We/Us/Our” refer to PT Asuransi Allianz Life Indonesia. “You/Your” refer to the prospective Policyholder.

What are the Risks associated with this product? Excluded Risks

The Sum Assured does not apply to exclusions set out in the Policy.



PT Asuransi Allianz Life Indonesia

ALLIANZ PASTI

Data Summary

Including the product characteristics and validity period.

Entry Age

The Insured

- Death Benefit & Critical Illness Benefit: 1 month old - 70 years old (nearest birthday).
- Accidental Death Benefit: 1 month old - 69 years old (nearest birthday).

The Policyholder

18 years old – no maximum entry age (nearest birthday).

Insurance Period

- Death Benefit & Critical Illness Benefit: Up to 86 years old (nearest birthday).
- Accidental Death Benefit: Up to 70 years old (nearest birthday).

Premium Payment Period

5, 10, 15, & 20 years or equal to the Insurance Period.

Premium Payment Method

The Premium payment scheme uses a Regular Premium payment system (Annually, Semi-annually, Quarterly, and Monthly).

Premium

Minimum Regular Premium

Annually	: Rp3,000,000
Semi-annually	: Rp1,560,000
Quarterly	: Rp810,000
Monthly	: Rp300,000

Sum Assured

Minimum: Rp100,000,000

BENEFIT FOR THE INSURED UNDER 5 YEARS OLD

For the Insured under 5 (five) years old, the Death Benefit is paid according to the following terms.

Death Benefit:

The Insured's age at the time of death (years old)	% of the Death Benefit
≤1	20%
2	40%
3	60%
4	80%
≥5	100%

How to Apply for a Policy?

1. Fill in a Life Insurance Application Letter (*Surat Permohonan Asuransi Jiwa/SPAJ*).
2. Sign the Personal Product and Service Information Summary (RIPLAY).
3. Provide copies of your and the Insured's valid ID cards and other documents, if required.

Can a Policy be Cancelled?

1. You are entitled to a period of 14 (fourteen) calendar days upon receipt of this Policy to review this Policy, and within such a period, You reserve the right to cancel and return this Policy to Us if You do not agree with the terms and conditions of the Policy.
2. In the event of cancellation and returning of the Policy, We will pay a refund of at least equal to the Premium amount that You have paid after deduction for costs, if any. Such costs include but not limited to, stamp duties, administrative costs, medical checkup costs (if any), and the insurance will be cancelled automatically from the Effective Date of the Policy.

What are Your obligations as a Policyholder?

1. You must answer all the questions on the Life Insurance Application Letter (*Surat Permohonan Asuransi Jiwa/SPAJ*) completely and correctly. You are fully responsible for the accuracy and completeness of Your answers. Your Policy may be cancelled in the event of inaccurate or incomplete data.
2. Before signing the Life Insurance Application Letter (*Surat Permohonan Asuransi Jiwa/SPAJ*) and the Personal Product and Service Information Summary (RIPLAY), You are required to read and understand them and this General Product and Service Information Summary (RIPLAY).
3. You are required to pay Regular Premiums in a timely manner.

How to submit a claim for the death or critical illness benefit payment?

1. a. The claim for death benefit payment must be submitted by providing the following documents:
 - the Original of the Policy
 - the death certificate issued by the competent government authorities
 - the death claim form that has been filled in completely
 - the doctor's certificate regarding the cause of death of the Insured
 - the report issued by the police in the event of death by unnatural causes, unknown causes, or an accident
 - the proof of the Insured's, the Beneficiary's, and Your legal ID cards
 - other documents (if required)
- b. The Beneficiary must submit the claim in writing and provide the proof of death not later than 60 (sixty) calendar days after the death.
2. a. The claim for critical illness benefit payment must be submitted by providing the following documents:
 - the Original of the Policy
 - the critical illness claim submission form that has been filled in completely and signed
 - the proof of Your and the Insured's valid, legal ID cards
 - the original of the medical certificate issued by the doctor confirming the diagnosis for the first time
 - copies of results of the medical checkup underwent by the Insured

- the Power-of-Attorney Form regarding Disclosure of Medical Record Content
 - Bank account number Notification Form and copies of the passbook
 - Other necessary evidence
- b. You must submit the claim in writing and provide the proof of the illness not later than 60 (sixty) calendar days upon the date of diagnosis of the critical illness.
3. Payment of the claim for the death benefit and the critical illness benefit will be made within 14 (fourteen) working days upon receipt of the complete and correct claim form and supporting documents by Us and approval of the claim by Us.

How to submit a claim for the Maturity benefit payment?

The claim for Maturity benefit payment must be submitted after the end of the Insurance Period and must provide the following documents:

- a.! the original of the Policy
- b.! the maturity benefit claim form that has been filled in completely
- c.! the proof of Your legal ID card
- d.! other documents (if required)

Exclusions

We have no obligation to pay the Death Benefit if the death of the Insured is caused by the following events, directly or indirectly:

- a. **Within a period of 1 (one) year from the Effective Date of the Policy or the Policy reinstatement date, whichever is later, the Insured dies from suicide.**
- b. **The Insured dies during the Insurance Period due to a death sentence imposed by the court, or because of intentionally committing or taking part in a crime or an attempted crime, whether actively or not, or the Insured dies as a result of an insurance crime committed by any party who having or sharing insurable interests in this insurance coverage.**

We have no obligation to pay the Accidental Death Benefit if the death of the Insured is caused by an Accident as a result of the following, directly or indirectly:

- a. **Their participation in a duel (except in the event of self-defense), self-harm or attempted self-harm, or suicide, whether the Insured is in a physically and mentally healthy condition or not; or**
- b. **A crime committed for a particular purpose by the Policyholder, the Insured, or any other party appointed as the Beneficiary; or**
- c. **A plane crash involving the Insured as a passenger or aircrew of a plane with a non-fixed flight schedule; or**
- d. **The Insured's high-risk job or profession, for example the military, the police, firefighting, mining, or any other high-risk job/profession, unless the risk Premium has been paid; or**

- e. Dangerous sport or hobbies of the Insured, for example car racing, motorcycle racing, horse racing, gliding, mountain climbing, boxing, wrestling, including other dangerous and high-risk sport or hobbies, unless the risk Premium has been paid; or
- f. An accident occurring as a result of mental illness, neurological diseases, influence of alcohol, narcotic and/or drug abuse.

If the Insured dies by one of the above-mentioned causes, We will terminate the Policy and will only refund the Cash Value, if any. In such an event, We will not refund any Premiums that have been paid to Us.

This Accidental Death Benefit Coverage does not apply if the Insured has turned 70 (seventy) years old on the Effective Date of the Policy or the reinstatement date of the Policy, whichever is later.

The Critical Illness Benefit will not be paid in the following conditions:

- a. Any disease that is caused by self-injury, directly or indirectly; suicide, whether in a physically and mentally health condition or not; or
- b. Any disease that is caused by, directly or indirectly, AIDS (Acquired Immune Deficiency Syndrome) or AIDS Related Complex (ARC) or HIV (Human Immunodeficiency Virus), unless it is covered by this Policy; or
- c. Any congenital disease; or

- d. Any disease, condition, or injury that has existed prior to the Effective Date of the Policy or the reinstatement date of the Policy, whichever is later, (Pre-Existing Conditions):
 - i. That has been consulted, although no diagnosis has been made; or
 - ii. Whose diagnosis has been made; or
 - iii. That would generally encourage one to reasonably seek diagnosis, treatment, medication; or
 - iv. That the Doctor has advised to get medical treatment, regardless of whether the Insured has undergone such treatment or not; or
 - e. Under the influence of or abusing narcotics or alcohol; or
 - f. Symptoms related to critical illness that show up or which
- Effective Date of the Policy or the reinstatement date of the Policy, whichever is later.

Fees and Costs

Customers will be charged stamp duty fees during payment of the first Premium only.

Simulation

Customer A, 35 years old (male), purchases Allianz PASTI with the Sum Assured of Rp500,000,000 and a premium payment period of 20 years.

The annual Premium he has to pay amounts to **Rp16,575,000**.

Death Benefit

- In the event of death that is not caused by an accident, the benefit paid amounts to **Rp1 billion** (200% of the Sum Assured).
- In the event of death from an accident, the benefit paid amounts to **Rp1.5 billion**⁽¹⁾ (300% of the Sum Assured).
- In the event of death from an accident while using public transport, the benefit paid amounts to **Rp2 billion**⁽¹⁾ (400% of the Sum Assured).

Critical Illness Benefit

- If the Insured is diagnosed with one of the seventy-seven (77) critical illnesses, the benefit paid amounts to **Rp500 million**⁽²⁾ (100% of the Sum Assured).

Maturity Benefit

- If the Insured remains alive until the age of 86 years old⁽³⁾ at the end of the Policy coverage, the benefit paid amounts to **Rp500 million** (100% of the Sum Assured).

- (1) Compensation for an accident is paid if the Insured dies within a period of 90 days from the date of the accident and reaches the Policy anniversary nearest to the age of 70 years old.
- (2) The critical illness coverage ends after the benefit has been paid. The life insurance coverage under the Policy will remain valid and regular Premiums must still be paid during the Premium Payment Period.
- (3) Nearest birthday

Notes:

The benefit payment is subject to deductions for unpaid costs and liabilities, if any.

Complaint and Claim Submission and Handling

If You have any questions or complaint regarding Our products and/or services, do not hesitate to contact Us 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

AllianzCare:

1500 136

Email:

ContactUs@allianz.co.id

Website:

www.allianz.co.id

Important:

- 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).
- For detailed explanation of the insurance coverage, please refer to the Policy. The insurance coverage is subject to the terms of Policy Exclusions, which constitute matters not covered by the Policy.
- Allianz PASTI is an insurance product of PT Asuransi Allianz Life Indonesia, and therefore PT Asuransi Allianz Life Indonesia is responsible for the content of the Allianz PASTI Insurance Policy.
- The Premiums paid include a commission for the sales agents.
- This General Product and Service Information Summary (RIPLAY Umum) only serves as an overview. For more information, please contact Us or Your sales agents or visit Our website at Allianz.co.id. All of Our products are designed to provide benefits for customers, but their suitability for Your needs is not guaranteed. If You remain unsure whether this product suits 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**.