



## Sharia CI Plus

Sharia CI Plus is a Sharia health insurance rider product providing protection for up to 49 Critical Illness conditions without reducing the Basic Sum Assured.

**Product Name**

Sharia CI Plus

**Product Type**

Health Insurance Rider

**Operator Name**

PT Asuransi Allianz Life Syariah Indonesia

**Marketing Channel**

Agency

This General Summary of Product and Service Information (RIPLAY) is intended to provide a brief explanation regarding the benefits and important aspects of the Rider the Participant is about to purchase. Please seek direct clarification from the Operator's marketing personnel before deciding to purchase this Rider.

"Operator" means PT Asuransi Allianz Life Syariah Indonesia. "Participant" means the prospective Participant.

### What are the Benefits Provided by This Product?

**100% of Sum Assured**

If the Insured Party is diagnosed with one of the 49 critical illnesses under the Policy

**10% of Sum Assured**

Only for Angioplasty

Note:

Sum Assured refers to Sharia CI Plus Sum Assured

## 49 Critical Illness Conditions

1. First Heart Attack
2. Stroke
3. Coronary Bypass Surgery
4. Heart Valve Replacement Surgery
5. Cancer
6. Kidney Failure
7. Paralysis
8. Multiple Sclerosis
9. Transplantation of Vital Body Organs
10. Alzheimer's Disease/Irreversible Degenerative Organic Brain Disorder.
11. Coma
12. Parkinson's Disease
13. Terminal Illness
14. Chronic/End-Stage Lung Disease
15. Chronic Liver Disease
16. Motor Neuron Disease
17. Muscular Dystrophy
18. Aplastic Anaemia
19. Aortic Vessel Surgery
20. Fulminant Hepatitis
21. Primary Pulmonary Arterial Hypertension
22. Bacterial Meningitis
23. Benign Brain Tumours
24. Inflammation of the Brain
25. Burns
26. Poliomyelitis
27. Severe Head Trauma
28. Apallic Syndrome
29. Other Severe Coronary Heart Disease
30. Angioplasty and other invasive procedure for Coronary Heart Disease
31. Systemic Lupus Erythematosus
32. HIV from Blood Transfusion and Occupation
33. Deafness (Loss of hearing function)
34. Muteness (Loss of Speech Function)
35. Blindness
36. Progressive Scleroderma
37. Medullary Cyst Disease
38. Cardiomyopathy
39. Cerebral Vascular Aneurysm Requiring Surgery
40. Brachialis Plexus Nerve Root Avulsion
41. Stroke Requiring Carotid Artery Surgery
42. Idiopathic Scoliosis Surgery
43. Recurrent Chronic Pancreatitis
44. Chronic Elephantiasis
45. Loss of Living Independence
46. Death of Muscle or Tissue Membranes (Gangrene)
47. Severe Rheumatoid Arthritis
48. Severe Ulcerative Colitis (Cronh's disease)
49. Kawasaki Disease Leading to Heart Complications

## Summary of the Data

### Age of the Insured Party (nearest birthday)

1-70 years old.

### Coverage Period (nearest birthday)

Until the Insured Party reaches the age of 85, or options are available for up to 45-85 years old (for multiples of 5 years).

### Currency

Rupiah.

### Contribution Payment Frequency

In accordance with Basic Policy (monthly, quarterly, semi-annually, annually).

### Contribution Payment Period

Until the end of Coverage.

### Underwriting

Full Underwriting, in accordance with the Basic Policy terms.

### Sum Assured

Maximum Rp5 Billion.

### Rider Cost of Insurance

Rider Cost of Insurance deducted from investment value units monthly until the end of the rider coverage period.

### Contribution

The Participant may contact the Participant's marketing personnel to find out the total Contribution that the Participant have to pay according to the selected Plan and benefit.

### Elimination Period

90 days as of Rider Effective Date.

Note:

- Not effective if the Participant's request to waive the waiting period relating to the rider the Participant selected has been approved by the Operator in writing (subject to the Policy terms and conditions) ("Additional Request").
- If the Additional Request has been approved by the Operator in writing, in the event of a claim during the waiting period (as specified further in the Policy):\* Insurance Benefit payable by the Operator will be less than the insurance benefit set out in the Policy.

\*)Other terms and conditions shall be determined in the Policy and/or other documents stipulated by the Operator.

## Risks

### Credit Risk

The risk associated with the Operator's ability to fulfil payment obligations to the Participant/Insured Party. The Operator continuously maintains performance to exceed the minimum capital adequacy in accordance with applicable regulations.

### Operational Risk

Risks related to the Operator's operational processes, including system applications, as well as external events that may affect the Operator's operational activities.

### Economic and Political Condition Change Risk

Risk of changes in economic conditions and political stability, whether domestic or foreign, or changes in laws, policies and government regulations relating to the business world and that may affect the investment's performance and the Operator's performance.

## How to Apply for the Participant's Policy?

- Complete and sign the Sharia Life Insurance Application Form (SPAJS ) or Sharia Rider Application Form (SPATS ) if the Participant has already purchased a life insurance Policy from PT Asuransi Allianz Life Syariah Indonesia.
- Sign a Personal Summary of Product and Service Information (RIPLAY).
- Provide photocopies of valid identification documents (KTP/ KITAS/KIMS) and any other required documents of the prospective Participant and Insured Party.

- If the Participant applies for an Additional Request to the Operator, the Participant, the prospective Insured Party, prospective Contribution Payor and/or prospective Spouse Contribution Payor (as applicable) must meet additional requirements as the Operator may determine in accordance with the Operator's underwriting policy. The Operator shall be entitled to reject Additional Requests submitted if the Participant, the prospective Insured Party, prospective Contribution Payor and/or prospective Spouse Contribution Payor (as applicable) do not meet the Operator's underwriting policy requirements.

## What are the Participant's obligations as a Participant?

- The Participant must answer all questions on the SPAJS and/or SPATS completely and accurately. The Participant shall be fully responsible for the accuracy and completeness of the data provided to the Operator, as any errors or omissions in the requested data may result in the cancellation of the Rider. The Operator reserves the right to reject the Rider Coverage application if it does not meet the required criteria and regulations. The cancellation or termination will be effective on the date the Operator receives the cancellation request letter from the Participant or on the date stated in the Participant's cancellation request letter, whichever is later.
- The Participant must read and understand the Personal Summary of Product and Service Information (RIPLAY) before signing them, as well as this General Summary of Product and Service Information (RIPLAY). The Participant must also read and understand the SPAJS and/or SPATS and/or Personal Summary of Product and Service Information (RIPLAY) before signing it.
- The Participant must pay the Regular Contribution and this Rider Contribution on time.

## Is the Participant Allowed to Cancel the Policy?

The Participant may cancel this Policy or cancel the coverage of a Party who is insured under this Rider by submitting a written cancellation request to the Operator. The cancellation or termination will be effective on the date Operator receives the cancellation request letter from the Participant or on the date stated in the Participant's cancellation request letter, whichever is later.

In such a case, the Operator will not refund the Contribution to the Participant.

PT Asuransi Allianz Life Syariah Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan)

## Exclusions

The Operator shall not make any payment for this Sharia CI Plus Rider if the Critical Illness arises directly or indirectly as a result of:

1. Any illness due to an intentional wound, whether directly or indirectly, suicide, whether physically and mentally fit or not, or
2. Any illness caused directly or indirectly by AIDS (Acquired Immunodeficiency Syndrome) or AIDS-related complex (ARC), or
3. All congenital diseases, or
4. All types of illnesses, conditions or wounds that have existed prior to the effective date of Sharia CI Plus Rider (Pre-Existing Conditions) which:
  - a. Having received a diagnosis; or
  - b. In cases where in general a person would reasonably seek or attempt to seek diagnosis, treatment, or medication; or
  - c. Has been advised by a doctor to seek medical treatment, regardless of whether or not the treatment has been received.
5. Being under the influence of or involved in the use of narcotics or alcohol.
6. Symptoms of illness related to critical illness occurring within 90 days\* from the effective date of this Sharia CI Plus Rider or the date of the reinstatement of the Policy, whichever is later.

\*) The 90-day time limit does not apply if the Participant's Additional Request has been approved in writing (subject to the terms and conditions of the Policy).

## Simulation/Product Illustration



**Wega (Participant/Insured Party)**  
Entry age 40 years old, at purchase of Sharia CI Plus

Sum Assured	Rider Cost of Insurance
<b>Rp900,000,000</b>	<b>Rp251,000 per month</b>

### Scenario:

Wega is diagnosed with a Stroke in the second year (Advanced CI group), Allianz will pay out Rp900,000,000 for the critical illness, and the Sharia CI Plus Rider will terminate.

## How to Submit a Claim?

### Claim Procedure

- Fill out the Critical Illness Claim Application Form and attach the required documents.
- Submit them to Allianz within 60 days of the date on which the diagnosis of a critical illness in Sharia CI Plus is established.
- Allianz shall pay eligible claims to the Insured Party after complete documentation is received at Allianz's Head Office and is approved by Allianz in accordance with the terms and conditions of the Basic Policy and the Rider Terms and Conditions.

### Claim Documents Requirements

- Original Statement letter from a Doctor who first made the diagnosis and specifying that the Insured Party is suffering from a Critical Illness;
- Photocopies of the valid identification card of the Participant and the Insured Party;
- Original copy of the Policy;
- Examination results supporting the diagnosis;
- Other supporting evidence as necessary.

#### Note:

- a. Medical supporting evidence must be provided by a specialist doctor with expertise in accordance with Western medical standards, and recognised by the local government, as well as having a medical license.
- b. Allianz is entitled to request additional documentation if the above documents are not sufficient to process the claim.
- c. Fees incurred to produce those documents shall be Your or the Insured Party's responsibility.
- d. Form can be downloaded at <https://www.allianz.co.id/layanan/klaim/klaim-asuransi-jiwa.html>

## Where to Submit Claim Documents?

Allianz Document Management Center (ADMC)  
Setiabudi Atrium, Lt. 3 Suite 308 A-309  
Jl. H.R. Rasuna Said Kav. 62 Kuningan,  
Karet Kuningan District of Setiabudi  
Jakarta Selatan 12920

Accepting documents from Mondays - Fridays  
at 8:00 - 17:00 local time (except holidays)

For the delivery of all claim documents to Allianz  
you can use PT Pos Indonesia courier services at no  
shipping cost

## Service and Complaint Resolution

If the Participant has any questions or complaints regarding the Operator's products and/or services, the Participant can communicate them through the Operator's Customer Center:

### Address:

**PT Asuransi Allianz Life Syariah Indonesia**

Customer Lounge  
World Trade Centre 6, *Ground Floor*  
Jl. Jenderal Sudirman Kav. 29-31  
South Jakarta 12920, Indonesia

### Corporate Number:

+6221 2926 8888

### AllianzCare Sharia:

1500 139

### Email:

[allianzcaresyariah@allianz.co.id](mailto:allianzcaresyariah@allianz.co.id)

### Website:

[www.allianz.co.id](http://www.allianz.co.id)

## Important Notes

- PT Asuransi Allianz Life Syariah Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan), and its marketing personnels hold the license from the Indonesian Sharia Insurance Association. (Asosiasi Asuransi Syariah Indonesia).
- This General Summary of Product and Service Information (RIPLAY) is not a part of the Sharia CI Plus Policy and is not an insurance agreement between PT Asuransi Allianz Life Syariah Indonesia and the Participant. The Participant is bound by all the terms stated in the Sharia CI Plus Policy.
- Complete explanation of the insurance coverage is available in the Rider Terms and Conditions and Basic Policy. Rider Terms and Conditions are subject to Exclusions, namely matters that are not insured under the Rider Terms and Conditions and Basic Policy.
- haria CI Plus is an insurance product from PT Asuransi Allianz Life Syariah Indonesia, and therefore PT Asuransi Allianz Life Syariah Indonesia is responsible for the contents of this Sharia CI Plus Rider Policy.
- The paid Contribution already includes Tabarru' Contribution and Administration Ujrah, stamp duty (if any) and commission for the marketing personnel.
- The Operator shall inform the Participant of any changes in benefits, fees, risks, terms and conditions as set out in the Basic Policy and/or Rider no later than 30 working days before the effective date of such changes in benefits, fees, risks, terms and conditions.
- This General Summary of Product and Service Information (RIPLAY) is for general information purposes only. For more detailed information, please contact the Operator or the Participant's marketing personnel, or visit the Operator's website at [www.allianz.co.id](http://www.allianz.co.id). All the Operator's products are designed to provide benefits to Customers, but they may not necessarily meet the Participant's specific needs. If the Participant is still unsure whether this product meets the Participant's needs, the Operator recommends the Participant to contact the Participant's marketing personnel.
- Sharia CI Plus is Rider to the Unit-Linked Insurance Product (PAYDI). The investment component of PAYDI carries risks. Prospective Policyholders, Insured Party's, or Participants must read and understand the General and Personal Summary of Product and Service Information (RIPLAY) before deciding to purchase PAYDI. The past investment performance of PAYDI does not reflect future investment performance of PAYDI.
- This General Information of Product And Service (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.