



CI Plus

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

Product Name
CI Plus

Product Type
Health Insurance Rider

Insurer Name
PT Asuransi Allianz Life 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 You are about to purchase. Please seek direct clarification from our marketing personnel before deciding to purchase this Rider.

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

What are the Benefits Provided by This Product?

100% of Sum Assured

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

10% of Sum Assured

Only for Angioplasty.

Note:
Sum Assured mentioned is the 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 Independence
46. Death of Muscle or Tissue Membranes (Gangrene)
47. Severe Rheumatoid Arthritis
48. Severe Ulcerative Colitis (Crohn's disease)
49. Kawasaki Disease Leading to Heart Complications

Summary of the Data

Insured's Age (nearest birthday)

1-70 years old.

Coverage Period (nearest birthday)

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

Currency

Rupiah.

Premium Payment Frequency

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

Premium 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.

Premium

You may contact your marketing personnel to find out the total Premium payable by You in accordance with Your selected Plans and benefits

Elimination Period

90 days as of Rider Effective Date.

Note:

• Not effective if Your request to waive the waiting period relating to the rider You selected has been approved by Us in writing (subject to the Policy terms and conditions) ("Additional Request").

- If the Additional Request has been approved by Us in writing, in the event of a claim during the waiting period (as specified further in the Policy):* Insurance Benefit payable by us 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 Us.

Risks

Credit Risk

Risks related to Our ability to meet our payment obligations to You/the Insured. We continuously maintain performance to exceed the minimum capital adequacy in accordance with applicable regulations.

Operational Risk

Risks related to Our operational processes, including system applications, as well as external events that may affect Our operational activities.

Risiko Perubahan Kondisi Ekonomi dan Politik

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 Our performance.

How to apply for Your Policy?

- Complete and sign the Life Insurance Application Form (SPAJ) or Rider Application Form (SPAT) if You have already purchased a life insurance Policy from PT Asuransi Allianz Life Indonesia.
- Sign a benefit illustration and/or Personal Summary of Product and Service Information (RIPLAY).
- Photocopy of the valid identity card of the prospective Policyholder and Insured (KTP/KITAS/KIMS) and complete other documents if necessary.

- If you apply for an Additional Request to us, You, the prospective Insured, prospective Premium Payor and/or prospective Spouse Premium Payor (as the case may be) must meet additional requirements as we may determine in accordance with our underwriting policy. We shall be entitled to reject Additional Requests submitted if you, the prospective Insured, prospective Premium Payor and/or prospective Spouse Premium Payor (as the case may be) do not meet our underwriting policy requirements.

What Are Your Obligations as a Policyholder?

- You must answer all questions on the SPAJ and/or SPAT completely and accurately. You shall be fully responsible for the accuracy and completeness of the data provided to Us, as any errors or omissions in the requested data may result in the cancellation of the Rider. We reserve the right to reject your Rider Coverage application if it does not meet the required criteria and regulations. The cancellation or Termination will be effective on the date We receive Your cancellation request letter or on the date stated in Your cancellation request letter, whichever is later.
- You 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). You must also read and understand the SPAJ and/or SPAT and/or Personal Summary of Product and Service Information (RIPLAY) before signing it.
- You are responsible for the on-time payment of Regular Premium and Rider Premium.

Are You Allowed to Cancel the Policy?

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

In such case, We will not refund the Premium to the Policyholder

Exclusion

We shall not make any payment for this 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 or not physically and mentally fit, or
2. Any illness caused directly or indirectly by AIDS (Acquired Immune Deficiency Syndrome) or AIDS-related complex (ARC), or
3. All congenital illnesses, or
4. All types of illnesses, conditions or wounds that have existed prior to the effective date of 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 CI Plus Rider or the date of the reinstatement of the Policy, whichever is later.

*) The 90-day time limit does not apply if your Additional Request has been approved by us in writing (subject to the terms and conditions of the Policy)

Simulation / Product Illustration



Wega (Policyholder/Insured)
Entry age 40 years old, at purchase of
CI Plus

of Sum Assured
Rp900,000,000

Rider Cost of Insurance
Rp251,000 per month

Scenario:

Wega is diagnosed with a Stroke in the second year (Advanced CI group), Allianz will pay out Rp000,000,000 for the critical illness, and the 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 CI Plus is established.
- Allianz shall pay eligible claims to the Insured 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 Doctor's Statement letter who first made the diagnosis specifying that the Insured is suffering from a Critical Illness;
- Photocopy of valid identity card of You and the Insured;
- 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'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
South Jakarta 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 you have any questions or complaints regarding our products and/or services, you can communicate them through our Customer Center:

Address:

PT Asuransi Allianz Life 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:

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 Indonesian Financial Services Authority (Otoritas Jasa Keuangan), and its marketing personnels are licensed by the Indonesian Life Insurance Association (Asosiasi Asuransi Jiwa Indonesia).
- This General Summary of Product and Service Information (RIPLAY) is not a part of the CI Plus Policy and is not an insurance agreement between PT Asuransi Allianz Life Indonesia and You. You are bound by all the terms stated in the 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 covered under the Rider Terms and Conditions and Basic Policy.
- CI Plus is an insurance product from PT Asuransi Allianz Life Indonesia, and therefore PT Asuransi Allianz Life Indonesia is responsible for the contents of this CI Plus Rider Terms and Conditions.
- Premium paid includes cost of insurance, administration fees, stamp fees (if any) and commission for marketing personnel.
- We shall inform You of any changes to the benefits, fees, risks, terms and conditions as set out in the Basic Polic and/or Rider Terms and Conditions no later than 30 working days as of the effective date of any such changes to benefits, fees, risks, terms and conditions.
- This General Summary of Product and Service Information (RIPLAY) is for general information purposes only. For more information, please contact Us or Your marketing personnel or visit Our website at www.allianz.co.id. All Our products are designed to provide benefits to customers, but they may not necessarily meet Your specific needs. If you are still unsure whether this product suits your needs, we recommend that you contact Your marketing personnel.
- CI Plus is Rider to the Unit-Linked Insurance Product (PAYDI). The investment component of PAYDI carries risks. Prospective Policyholders, Insureds, 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.