



## Sharia Flexi CI

Sharia Flexi CI is a sharia-based rider of health insurance product providing protection for up to 168 Critical Illness conditions.

**Product Name**  
Sharia Flexi CI

**Product Type**  
Health Insurance Rider

**Insurer 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?

There are 3 plan options that can be chosen according to the Participant's needs.

**Silver Plan**  
Maximum 150% of Sum Assured for 88 Critical Illness Conditions.

Primary Benefit	Sum Assured (SA)
77 Advanced CI Conditions	100% of SA Maximum Rp5 billion
6 Catastrophic CI Conditions	Additional 20% of SA
Add-on	Sum Assured (SA)
4 Diabetes Complication Conditions	Additional 20% of SA Maximum Rp200 Million
1 Angioplasty Condition	Additional 10% of SA Maximum Rp200 Million

**Gold Plan**  
Maximum 150% of Sum Assured for 128 Critical Illness Conditions, including cancer, brain, and heart critical illness conditions (Early and Intermediate CI). Includes all benefits and services in the SILVER PLAN plus:

Primary Benefit	Sum Assured (SA)
30 Early CI Conditions	50% of SA Maximum Rp1.25 billion
10 Intermediate CI Conditions	100% of SA Maximum Rp2.5 billion

**Platinum Plan**  
Maximum 150% of Sum Assured for 168 Critical Illness Conditions. Includes all benefits and services in the SILVER PLAN plus:

Primary Benefit	Sum Assured (SA)
60 Early CI Conditions	50% of SA Maximum Rp1.25 billion
20 Intermediate CI Conditions	100% of SA Maximum Rp2.5 billion

Optional add-ons are available to enhance Participant Protection.

- Gender Specific Cancer Benefit (All Plans):**
  - Additional 20% of Sum Assured, maximum Rp250 million, for gender specific early-stage cancer (carcinoma in situ).
  - Additional 50% of Sum Assured for gender specific advanced stage cancer.
- Power Reset for Early Cancer (Only for Gold Plan and Platinum Plan)**  
If the Insured Party is still alive up to 12 months after being diagnosed with a cancer of the Early CI group, this Optional Benefit will reset the amount of the Sum Assured that has been paid for the Early CI condition.
- Continuous Cancer Benefit (All Plans)**  
Additional 30% of Sum Assured during the third and sixth years since being diagnosed with a cancer of the Advanced CI group.

**Note:**  
This optional benefit may be selected upon initial purchase of the Policy (new business)

## Summary of the Data

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

1 month-70 years old.

### Insurance Protection Age (nearest birthday)

Until the Insured Party reaches the age of 100.

### Currency

Rupiah.

### Contribution Payment Method

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

### Contribution Payment Period

Until the end of Insurance Protection.

### Underwriting

Full Underwriting, in accordance with the Basic Policy terms.

### Insurance Charge

- Calculated by age, gender, smoker/non-smoker.
- Rider Insurance Charge deducted from investment value units monthly until the end of the rider coverage period and shall be allocated for Risk Management Ujrah and Tabarru' in accordance with the basic Policy terms.

### Contribution

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

### Claim Limit

- Early Stage:  
Rp1.25 billion (maximum 4 claims).
- Intermediate Stage:  
Rp2.5 billion (maximum 2 claims).
- Advanced Stage:  
Rp5 billion (maximum 1 claim).

**Elimination Period** is the waiting period that applies until a person can get the Policy benefits.  
**Survival Period** is the period of time a person survives after being diagnosed with a Critical illness.  
**Tabarru'** is a portion of the contribution paid by the Participant which is then put into the *Tabarru'* Fund with *Tabarru'* Aqd.  
**Ujrah** is the compensation given by Participants to the Company that manages the *Tabarru'* fund.

### Sum Assured (SA)

- Minimum SA in accordance with regular contribution terms.
- Maximum SA:
  - a. Adults : Rp5 billion/Insured Party
  - b. Children : Rp2 billion/Insured Party

### Elimination Period

80 days as of Rider Effective Date.

### Survival Period

0 days (not applicable).

### Note:

- Not effective if the Participant's request to waive the elimination 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 elimination 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 Life Insurance Application Form (Sharia SPAJ) or Rider Application Form (Sharia SPAT) if the Participant 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 Participant and Insured Party (KTP/KITAS/KIMS) and complete other documents if necessary.
- 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 the case may be) 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 the case may be) do not meet our underwriting policy requirements.

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

- The Participant must answer all questions on the Sharia SPAJ and/or Sharia SPAT 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 your 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 this General 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 Sharia SPAJ, Sharia SPAT 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 the coverage of a Participant 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.

### Exclusions

Sharia Flexi CI Rider shall not apply if the Insured Party suffers from a critical illness/condition (Critical Illness), whether 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 Immune Deficiency Syndrome) or AIDS-related complex (ARC), or HIV (Human Immunodeficiency Virus), unless expressly covered under this Sharia Flexi CI Rider;
3. All congenital illnesses; or
4. All types of illnesses, conditions or wounds that have existed prior to the effective date of Sharia Flexi CI Rider (Pre-Existing Conditions) which:
  - a. Having consulted for the condition even without having received a diagnosis; or
  - b. Having received a diagnosis; or
  - c. In cases where in general a person would reasonably seek or attempt to seek diagnosis, treatment, or medication; or
  - d. Have been advised by a doctor to seek medical treatment, regardless of whether or not the treatment has been received.
5. Being under the influence or involved in the use of narcotics or alcohol;
6. Symptoms of illness related to critical illness occurring within 80 days\* from the effective date of this Sharia Flexi CI Rider or the date of the reinstatement of the Sharia Flexi CI Rider, whichever is later.

\* The 80-day time limit does not apply if the Participant's Additional Request has been approved by the Operator in writing (subject to the terms and conditions of the Policy).

**168 Critical Illness Conditions**

Illness Related To	Early	Intermediate	Advanced	Catastrophic
Cancer (10 Conditions)	Carcinoma in situ on certain organs	Carcinoma in situ and early-stage cancer in certain organs that require radical surgery	Cancer	Metastatic cancer
	Early-stage prostate cancer			
	Early-stage thyroid cancer		Brain metastasis	
	Early-stage bladder cancer			
	Early-stage chronic lymphocytic leukaemia			
	Early-Stage Melanoma			
Cardiovascular (23 Conditions)	Pacemaker implantation	Cardiac defibrillator implantation	First heart attack	Extensive heart attack
	Pericardectomy	Minimally Invasive Direct Coronary Artery Bypass Surgery (MIDCAB)	Aortic vessel surgery	
	Transmyocardial laser therapy		Other severe coronary heart disease	
	Mild coronary artery disease	Mild coronary artery disease (3 coronary arteries)	Heart valve surgery	
	Percutaneous heart valve surgery	Constrictive pericarditis with surgery		
	Minimally invasive surgery of the aortic vessel		Cardiomyopathy	
	Asymptomatic large aortic aneurysm		Infective endocarditis	
	Hypertrophic cardiomyopathy		Kawasaki Disease Leading to Heart Complications	
	Moderate infective endocarditis			
	Angioplasty and other invasive treatments for coronary artery disease			

Illness Related To	Early	Intermediate	Advanced	Catastrophic
Nervous System or the Brain (43 Conditions)	Cerebral Shunt Implantation	Loss of function in one limb and loss of sight in one eye	Stroke	Severe Stroke
	Loss of function in one of the limbs		Paralysis	
	Disorder or injury to the spinal cord that causes bowel and bladder malfunction		Multiple sclerosis	
	Middle-stage Alzheimer's disease or dementia		Alzheimer's disease/irreversible degenerative organic brain disorder	
	48-hour coma	Severe epilepsy	Coma	
	Middle-stage Parkinson's disease	72-hour coma	Parkinson's disease	
	Bacterial meningitis with complete recovery		Bacterial meningitis	
	Pituitary tumour removal surgery	Idiopathic Parkinson's disease	Benign brain tumours	Loss of Motor Functions
	Subdural hematoma surgery		Encephalitis (brain inflammation)	
	Encephalitis with complete recovery		Poliomyelitis	
	Peripheral neuropathy		Serious head trauma	
	Severe head trauma	Moderate poliomyelitis	Progressive bulbar palsy	
	Mild progressive bulbar palsy		Muteness (loss of speech)	
	Loss of speech due to neurological disease	Moderate brain damage	Accident-caused fracture on the vertebral column	Total quadriplegia due to spinal cord injury
	Moderate brain damage		Apallic syndrome	
			Cerebral vascular aneurysm requiring surgery	
Brachialis plexus nerve root avulsion				
Stroke requiring carotid artery surgery				
Brain surgery				
Hydrocephalus (water on the brain)				

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Illness Related To	Early	Intermediate	Advanced	Catastrophic		
Major organs and organ functions (45 conditions)	Early-stage pulmonary hypertension	Removal of one lung	Primary pulmonary arterial hypertension	Heart and lung transplant		
	Severe asthma		Chronic/end-stage lung disease			
	Implantation of vena cava filters	Liver cirrhosis disease	Chronic liver disease			
	Liver surgery		Deafness (loss of hearing function)			
	Partial loss of hearing function	Surgery for cochlear implantation due to hearing impairment	Blindness			
	Surgery for cavernous sinus thrombosis	Retinitis Pigmentosa				
	Loss of Vision in One Eye	Optic nerve atrophy	Fulminant hepatitis			
	Hepatitis virus with esophageal varices hemorrhage	Chronic primary sclerosing cholangitis	Severe rheumatoid arthritis			
	Mild rheumatoid arthritis	Moderate rheumatoid arthritis			Kidney Failure	
	Removal of one kidney		Transplantation of vital body organs			
	Chronic kidney disease					
	Small intestine transplant					
	Cornea transplant					
	Chronic Crohn's disease				Severe ulcerative colitis (Crohn's disease)	
	Chronic ulcerative colitis disease				Medullary cyst illness	
	Chronic glomerulonephritis				Early-stage chronic autoimmune hepatitis	Acute necrohemorrhagic pancreatitis
						Recurrent chronic pancreatitis
						Recurrent severe nephrotic syndrome
						Chronic autoimmune hepatitis
	Diabetes complications such as diabetic retinopathy, diabetic nephropathy, amputation of the leg/arm/hand due to treatment of diabetes complications, diabetic coma				Wilson's disease	

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Illness Related To	Early	Intermediate	Advanced	Catastrophic
Other Severe Diseases (27 Conditions)	Mild Eisenmenger syndrome	Myelodysplastic syndrome or myelofibrosis	Severe Eisenmenger syndrome	
	Reversible aplastic anaemia		Aplastic anaemia	
	Moderate burns	Severe burns	Burns	
	Early-stage progressive scleroderma	Progressive scleroderma with CREST syndrome	Progressive Scleroderma	
	Occupational Hepatitis B or C		HIV from blood transfusion and occupation	
	Mild myasthenia gravis		Myasthenia gravis	
	Adrenalectomy for adrenal adenoma		Chronic adrenal insufficiency	
	Severe osteoporosis with fractures		Osteogenesis imperfecta	
	Tuberkulosis mielitis		Tuberculosis meningitis	
Idiopathic scoliosis surgery				
Chronic elephantiasis				
Creutzfeldt - Jakob disease (mad cow disease)				
		Full blown AIDS		
		Ebola haemorrhagic fever		
		Pheochromocytoma		
End-stage illnesses and loss of independence (13 conditions)	Moderate muscular dystrophy		Muscular dystrophy	
	Mild systemic lupus erythematosus		Systemic lupus erythematosus	
	Mild progressive muscle atrophy		Progressive muscle atrophy	
	Early-stage progressive supranuclear palsy		Supranuclear palsy progresif	
			Terminal Illness	
			Motor neuron disease	
			Loss of independence	
			Amyotrophic lateral sclerosis	
	Spinal muscular atrophy			

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Illness Related To	Early	Intermediate	Advanced	Catastrophic
Critical illnesses on children (7 conditions)			Rheumatic Fever with damage to heart valves	
			Child spinal amyotrophy type 1	
			Severe hemophilia	
			Hand, foot and mouth disease with severe complications (life threatening)	
			Chronic systemic arthritis on children (Still's disease)	
			Diabetes mellitus dependent on Insulin	
			Severe dengue fever	



**Simulation / Product Illustration**

<b>Participant/Insured Party</b>	Fanny   27 years old   Non-smoker		
<b>Plan</b>	Silver Plan + Gender Specific Cancer Benefit + Continuous Cancer Benefit		
<b>Sum Assured (SA)</b>	Rp500,000,000,-		
<b>Insurance Charge Sharia Flexi CI</b>	Silver Plan	Gender Specific Cancer Benefit	Continuous Cancer Benefit
	Rp480,000,- /year	Rp85,000,- /year	Rp25,000,- /year

**Gender Specific Cancer Benefit**  
Fanny is diagnosed with carcinoma in situ on the breast and receives a payment of 20% of Sum Assured = **Rp100 million.**

**Advanced CI**  
Two years later, Fanny suffers from breast cancer of the Advanced CI group and receives a payment of 100% of Sum Assured from Advanced CI and 50% of Sum Assured from Gender Specific Cancer Benefit **Rp500 million + Rp250 million = Rp750 million.**

**Continuous Cancer Benefit**  
In the sixth year since being diagnosed, Fanny still suffers from breast cancer of the Advanced CI group and is still surviving. She receives a payment of 30% of Sum Assured = **Rp150 million.**

**Continuous Cancer Benefit**  
In the third year since being diagnosed, Fanny still suffers from breast cancer of the Advanced CI group and she survives. She receives a payment of 30% of Sum Assured = **Rp150 million.**

**Fanny receives a total payment of Sum Assured of Rp1.15 billion**

<b>Participant/Insured Party</b>	Manda   39 years old   Non-smoker		
<b>Plan</b>	Gold Plan + Power Reset for Early Cancer + Continuous Cancer Benefit		
<b>Sum Assured (SA)</b>	Rp500,000,000,-		
<b>Insurance Charge Sharia Flexi CI</b>	Gold Plan	Power Reset for Early Cancer	Continuous Cancer Benefit
	Rp2,780,000,- /year	Rp35,000,- /year	Rp130,000,- /year

**Early CI**  
Manda is diagnosed with cervical cancer of the Early CI group, Manda receives a payment of 50% of Sum Assured = **Rp250 million.**

**Power Reset for Early Cancer**  
Manda survives for 12 months after being diagnosed with cervical cancer of the Early CI group, so Power Reset for Early Cancer applies and Sum Assured is reset.

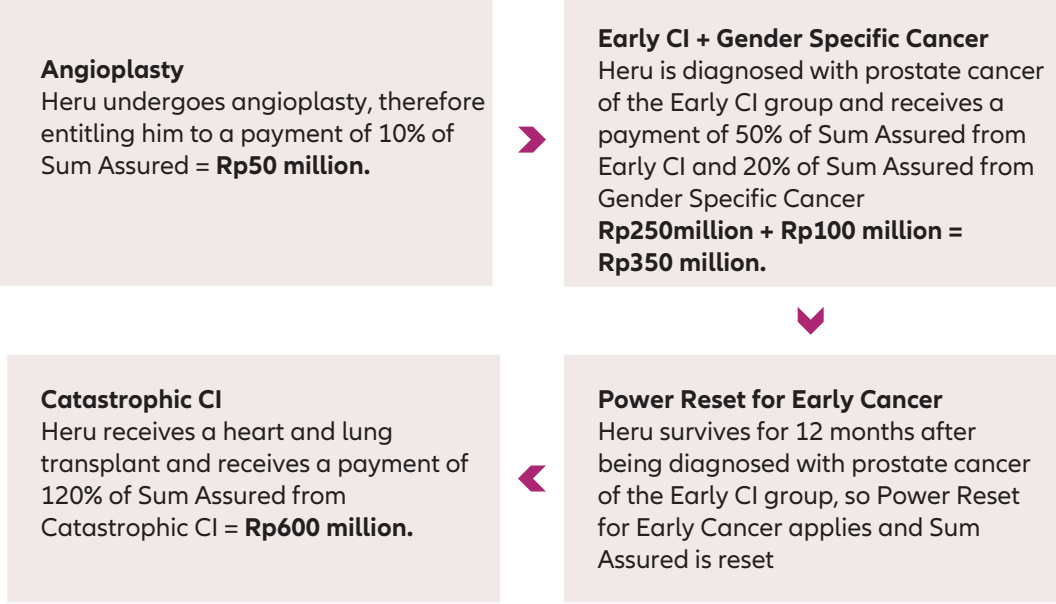
**Continuous Cancer Benefit**  
In the third year after being diagnosed with colon cancer of the Advanced CI group, Manda survives. She receives a payment of 30% of Sum Assured = **Rp150 million.**

**Advanced CI**  
Two years later, Manda suffers from colon cancer of the Advanced CI group and receives a payment of 100% of Sum Assured = **Rp500 million.**

**Continuous Cancer Benefit**  
Six years after diagnosed, Manda still suffers from colon cancer of the Advanced CI group. She receives a payment of 30% of Sum Assured = **Rp150 million.**

**Manda receives a total payment of Sum Assured of Rp1.050 billion**

<b>Participant/Insured Party</b>	Heru   42 years old   Smoker			
<b>Plan</b>	Platinum Plan + Gender Specific Cancer Benefit + Power Reset for Early Cancer + Continuous Cancer Benefit			
<b>Sum Assured (SA)</b>	Rp500,000,000,-			
<b>Insurance Charge Sharia Flexi CI</b>	<i>Platinum Plan</i>	Gender Specific Cancer Benefit	Power Reset for Early Cancer	Continuous Cancer Benefit
	Rp4,295,000,- /year	Rp35,000,- /year	Rp20,000,- /year	Rp95,000,- /year



**Heru receives a total payment of Sum Assured of Rp1 billion**

## How to Submit a Claim?

### Claim Procedure

- Fill out the Critical Illness Claim Application Form and attach the required documents.
- Submit claim form and other documents to Allianz within 60 days of the date on which the diagnosis of a critical illness in Flexi CI 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 copy of the Policy.
- Critical Illness Claim Application Form.
- Original statement letter from the doctor who first made the diagnosis.
- Copy of the medical examination result undertaken by the Insured Party.
- Form of Power of Attorney for Medical Records Disclosure.
- Notification Form for the Account Number and Photocopy of Bank Statement.
- Photocopies of the valid identification of the Insured Party and the Participant.
- Other 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 the Participant's or the Insured Party's responsibility.
- d. The 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)

Claim submission may also be made digitally via Allianz eAZy Connect.

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

### Website:

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 Personnel 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 Basic Policy and/or Sharia Flexi CI Rider and is not an insurance agreement between PT Asuransi Allianz Life Syariah Indonesia and the Participant. The Participant are fully bound by all provisions of the Basic Policy and/or Sharia Flexi CI Rider.
- Complete explanation of the insurance coverage is available in the Basic Policy and/or Sharia Flexi CI Rider. Basic Policy and/or Sharia Flexi CI Rider are subject to Exclusions, namely matters that are not covered under the Basic Policy and/or Sharia Flexi CI Rider.
- Sharia Flexi CI 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 the Basic Policy and/or this Sharia Flexi CI Rider.
- The paid Contribution already includes Tabarru' charge and Administration Ujrah, stamp fees (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 business 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 Flexi CI 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 Summary of Product and Service Information (RIPLAY) and Personal (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.