

SHARIA ACCIDENTAL DEATH AND DISABLEMENT BENEFIT (SHARIA ADDB)

This Sharia Accidental Death and Disablement Benefit (Sharia ADDB) Rider (hereinafter referred to as "Sharia ADDB Rider") provides You with the Sharia ADDB Rider Sum Assured in the event of the Insured Party suffers an Accident and, as a result thereof, passes away or suffers a Permanent Disablement, according to the Sharia ADDB Rider Terms and Conditions and Your Basic Policy.

What are the Benefits provided by this product?

During the validity of Your Basic Policy and this Sharia ADDB Rider, provided that We have received and approved the necessary claim documents You have submitted, We shall pay the Sharia ADDB Rider's Sum Assured for risks if the Insured Party had an Accident and suffers Total Permanent Disability or Partial Permanent Disability.

What are the Risks associated with this product?

Exclusion Risk

This Rider shall be cancelled if there are circumstances that fall under the exclusions as specified in the Rider Policy and Basic Policy.

Product Name

Sharia Accidental Death and Disablement Benefit (Sharia ADDB)

Product Type

Unit-Linked PAYDI Individual Insurance Product

Insurer Name

PT Asuransi Allianz Life Syariah Indonesia

Marketing Channel

Allianz Star Network (ASN)

This General Summary of Product and Service Information (RIPLAY) is intended to provide a brief explanation regarding the benefits and important aspects of the Basic Policy and/or Sharia ADDB Rider Terms and Conditions You are about to purchase. Please seek direct clarification from Our Marketing Personnel before deciding to purchase this Sharia ADDB Rider.

"We/Our/Us" refer to PT Asuransi Allianz Life Syariah Indonesia. "You/Your" refers to the prospective Participant.

Basic Policy means Your Unit-Linked Regular Contribution Life Insurance Policy.



PT ASURANSI ALLIANZ LIFE SYARIAH INDONESIA

**SHARIA ACCIDENTAL
DEATH AND
DISABLEMENT BENEFIT
(SHARIA ADDB)**

Summary of the Data

Including the characteristics and effective period of the product.

Entry Age

Insured Party with Entry Age of:
1-64 years old (nearest birthday)

Insurance Period

Insurance Period for Sharia Accidental Death and Disablement (Sharia ADDB) Rider is 65 years.

Rider Payment Period

Payment period for insurance charge of rider is until the age of 65.

Rider Payment Method

Payment scheme for insurance charge of rider is the same as the payment period of the Basic Policy Contribution.

Insurance Charge for Sharia ADDB Rider

Deducted from the investment units (reduction in the number of investment units in the investment account of the Basic Policy Contribution) on a monthly basis.

Sharia Accidental Death and Disablement Benefit (Sharia ADDB) Sum Assured

Sharia ADDB Sum Assured **without Sharia TPD Plus or Sharia TPD Accelerated**

- **Adults**
300% of Basic Sum Assured per Policy or Rp 5 Billion per Insured Party for all Policies owned by the Insured Party in Allianz, whichever is less.

- **Children**
300% of Basic Sum Assured per Policy or Rp 2 Billion per Insured Party for all Policies owned by the Insured Party in Allianz, whichever is less

Sharia ADDB Sum Assured **with Sharia TPD Plus or Sharia TPD Accelerated**

- **Adults**
200% of Basic Sum Assured per Policy or Rp 5 Billion per Insured Party for all Policies owned by the Insured Party in Allianz, whichever is less.
- **Children**
200% of Basic Sum Assured per Policy or Rp 2 Billion per Insured Party for all Policies owned by the Insured Party in Allianz, whichever is less

How to Apply for Your Policy?

1. Complete and sign the Sharia Life Insurance Application Form (Sharia SPAJ).
2. Sign a Personal Summary of Product and Service Information (RIPLAY).
3. Provide photocopies of valid identification documents and any other required documents of Yourself and the Insured Party.

What are your obligations as a Participant?

- a. You must answer all questions on the Sharia Life Insurance Application Form (Sharia SPAJ) 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 Basic Policy and/or Sharia ADDB Rider Terms and Conditions. We reserve the right to reject your Basic Policy and/or Sharia ADDB Rider application if it does not meet the required criteria and regulations.

- b. You must read and understand the Sharia Life Insurance Application Form (SPAJ) and the Personal Summary of Product and Service Information (RIPLAY) before signing them, as well as this General Summary of Product and Service Information (RIPLAY).
- c. You are responsible for the on-time payment of Regular Contribution and Insurance Charge for this Sharia ADDB Rider.

How to submit a Sharia ADDB Claim?

The completed claim form and claim evidence must be submitted to Us within 210 (two hundred ten) days from the date of the Accident.

The required claim documents for Total and Partial Permanent Disability risks are as follows:

- a. Photocopies of valid identification documents of the Participant and the Insured Party.
- b. Completed Permanent Disablement claim form.
- c. X-ray images of the disabled body part.
- d. Official report/Statement from the Police for traffic Accident cases.

Claim documents for death risk must be in accordance with the terms specified in the Basic Policy.

Exclusions for Shariah ADDB Rider Terms and Conditions

This Rider shall not apply to the death of the Insured Party or the total, permanent, and irreversible loss of bodily functions suffered by the Insured Party as a result of the following:

1. Involvement in a duel, unless it is an act of self-defence.
2. Self-inflicted wound or suicide or attempted suicide whether or not physically and mentally fit, or
3. Criminal acts or attempted criminal acts or violations of law or attempted violations of law Insured Party or resistance committed by the Insured Party during the arrest of any person (including the Insured Party) carried out by the authorities, or
4. Criminal act committed intentionally by the Participant, the Insured Party or the person designated as Beneficiary, or
5. The Insured Party involved in any flight other than as an official passenger or crew member of a commercial airline, whose flights are scheduled, regular and licensed, or
6. Risky occupations or professions of the Insured Party, such as military personnel, police officers, firefighters, miners or other high-risk occupations/professions, unless the risk contribution has been paid, or
7. Dangerous sports or hobbies of the Insured Party, such as auto racing, motorcycle racing, horse racing, hang gliding, mountain climbing, boxing, wrestling and other dangerous and risky sports or hobbies, unless the risk contribution has been paid, or
8. Accidents resulting from mental illness, illness affecting the nervous system, being drunk (The Insured Party being under the influence of alcohol), use of narcotics and/or illegal drugs.

Shariah ADDB Rider Insurance Charge

Shariah ADDB Rider Insurance Charge is included in the Basic Policy Contribution.

Service, Complaint Resolution, and Claim

If you have any questions or complaints regarding our products and/or services, please reach out to our 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:
+ 62 21 2926 8888

AllianzCare Syariah:
1500 139

Email:
Allianzcaresyariah@allianz.co.id

Website:
www.allianz.co.id

Important Notes:

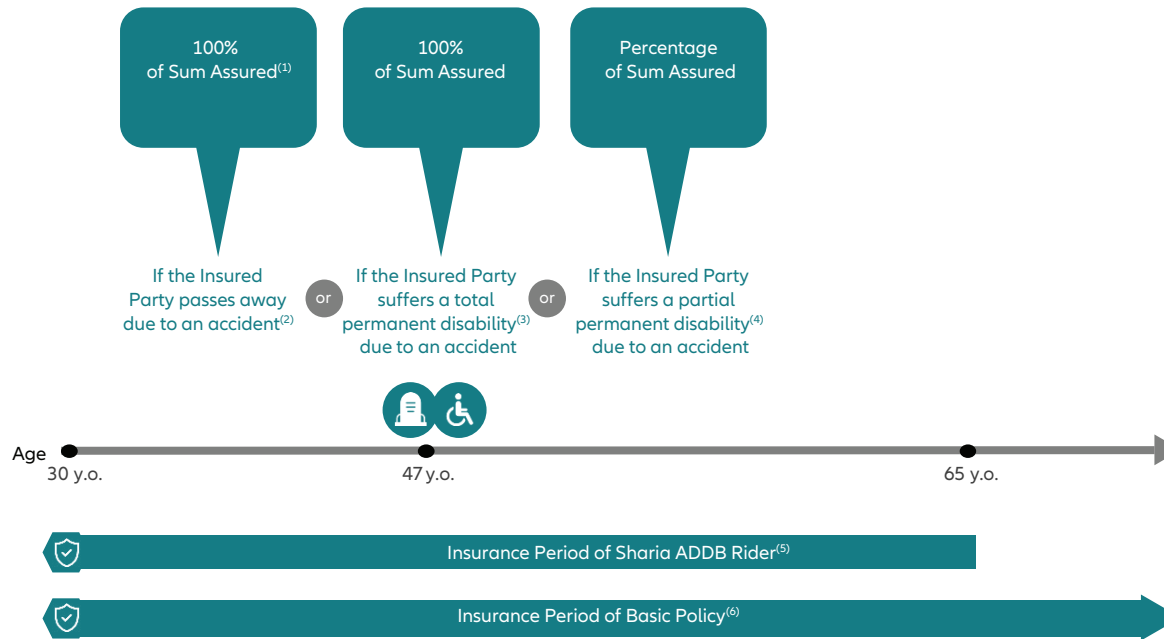
- PT Asuransi Allianz Life Syariah Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan), and its Marketing Personnels hold the license from the Indonesian Shariah Insurance Association (Asosiasi Asuransi Syariah Indonesia).
- Complete explanation of the insurance benefit is available in the Basic Policy and/or Shariah ADDB Rider Terms and Conditions. The Exclusions for this Shariah ADDB Rider regarding the issues not covered in the Basic Policy and/or Shariah ADDB Rider Terms and Conditions shall apply.
- Shariah Accidental Death and Disablement Benefit (Shariah ADDB) is an insurance product issued by 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 in accordance with the Shariah ADDB Rider Terms and Conditions.
- The Basic Policy Contribution and cost of insurance for Shariah ADDB Rider paid include a commission for the Marketing Personnel.
- We shall inform You of any changes in benefits, fees, risks, terms and conditions as set out in the Basic Policy and/or Shariah ADDB Rider Terms and Conditions no later than 30 (thirty) 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 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.
- This General Summary of Product and Service Information (RIPLAY) is not a part of the Shariah ADDB Rider Terms and Conditions and is not an insurance agreement between PT Asuransi Allianz Life Syariah Indonesia and You. You are fully bound by all provisions of the Shariah ADDB Rider Terms and Conditions.
- 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.

Benefit Illustration



Ferdi

Entry age 30 years old as Insured Party, the same as the one in the Basic Policy of life insurance.



(1) If the Insured Party experiences an accident and, within 90 days from the date of the accident, the Insured Party passes away.
 (2) As additional benefit for accidental death in the Basic Policy.
 (3) Total permanent disability means the irreversible loss of bodily functions in accordance with those set out in the Sharia ADDB Rider Terms and Conditions
 (4) Partial permanent disability means the irreversible loss of any one of the bodily functions in accordance with those set out in the Sharia ADDB Rider Terms and Conditions
 (5) Insurance Period of Sharia ADDB Rider ends once Allianz has received and approved as well as paid the Sharia ADDB Rider claim.
 (6) As long as the Insurance Period of the Basic Policy is still effective in accordance with the terms and conditions of the applicable Basic Policy.

Note:

- Claim is only paid once for any of the accidental death benefit, accidental total disability or accidental partial permanent disability (whichever is earlier). After a claim for any of the benefits is approved and paid by Allianz, the Sharia Accidental Death and Disablement Benefit (Sharia ADDB) Rider shall terminate.
- Permanent Disablement means a disability caused by an injury resulting from an accident that causes the Insured Party to lose function of a body part, which persists for more than 180 days from the date of the Accident and is irreversible.
- If the Insured Party loses function of more than 1 body part within 1 Policy Year, whether resulting in risks of total permanent disability or partial permanent disability, Allianz shall pay the benefit for each respective risk, with the total benefit payable by Allianz for all risks capped at 100% of the Sum Assured.