

SHARIA SPOUSE PAYOR BENEFIT

This Sharia Spouse Payor Benefit Rider (hereinafter referred to as the "Sharia Payor Benefit Rider") enables You to stop paying future Basic Policy Contributions if the Insured Party suffers from Total Permanent Disability (before reaching the age of 65) or is first diagnosed with any of the Critical Illnesses in accordance with the Sharia Spouse Payor Benefit Rider Terms and Conditions and Your Basic Policy.

What are the Benefits provided by this product?

During the effective period of Your Basic Policy and this Sharia Spouse Payor Benefit Rider, if the Insured Party suffers from Total Permanent Disability or is first diagnosed with any of the Critical Illnesses, You shall not be required to pay the Basic Policy Contribution:

Waiver of the Basic Policy Contribution is effective starting from the next due date after the claim under this Sharia Spouse Payor Benefit Rider is approved by Us until the Insured Party reach the age of 65, regardless of whether or not the Insured Party pass away before reaching the age of 65, and Basic Policy Contribution that is overdue shall be paid by Us and the Basic Policy Contribution shall be used to purchase Unit and Contribution allocation based on the next Contribution allocation of Your last Basic Policy Contribution payment.

What are the Risks associated with this product?

Exclusion Risk

This Sharia Spouse Payor Benefit Rider shall not apply to the exclusions specified for the Sharia Spouse Payor Benefit Rider Terms and Conditions and Basic Policy.

Product Name
Sharia Spouse Payor Benefit
Product Type
Unit-Linked PAYDI Individual Insurance
Product
Operator 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 Spouse Payor Benefit Rider Terms and Conditions You are about to purchase. Please seek direct clarification from Our Marketing Personnel before deciding to purchase this Sharia Spouse Payor Benefit Rider. "We/Our/Us" refers to PT Asuransi Allianz Life Syariah Indonesia. "You/Your" refers to the prospective Participant.

The Insured Party for this benefit shall be the Contribution Payor.

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



PT ASURANSI ALLIANZ LIFE SYARIAH INDONESIA

SHARIA SPOUSE PAYOR BENEFIT

Peace of mind with a protection plan for you and your family

Summary of the Data

Including the characteristics and effective period of the product.

Entry Age

Entry age of the legal spouse (husband/wife) of the Contribution Payor as the Insured Party. 18-63 years old (nearest birthday).

Insurance Period

Insurance Period for Sharia Spouse Payor Benefit Rider is 65 years.

Rider Payment Period

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

Rider Payment Method

Payment scheme for insurance *ujrah* rider is the same as the contribution payment period of the Basic Policy.

Insurance *Ujrah* for Sharia Spouse Payor Benefit 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.

Sum Assured for Sharia Spouse Payor Benefit

- Maximum of Rp1 Billion per Insured Party
- If more than Rp1 Billion, subject to underwriting decision.

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?

1. 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 Spouse Payor Benefit Rider Terms and Conditions We reserve the right to reject your Basic Policy and/or Sharia Spouse Payor Benefit Rider application if it does not meet the required criteria and regulations.

You must read and understand the Sharia Life Insurance Application Form (Sharia 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).

You are responsible for the on-time payment of Regular Contribution and Insurance *Ujrah* for this Sharia Spouse Payor Benefit Rider.

How to Submit a Claim?

1. Total Permanent Disability Claim
 - a. Total Permanent Disability Claim form along with complete supporting documents must be submitted to Us no later than 210 (two hundred ten) days from the occurrence of the Total Permanent Disability.
 - b. The supporting documents as referred to in point 1.a above include, among others:
 - Doctor's Statement letter from the attending Doctor specifying that the Insured Party has suffered from Total Permanent Disability;
 - X-ray images of the disabled body part;
 - Photocopies of the Your/Insured Party's valid identification.
 - Official report/statement from the Police regarding the causes of the Accident.
 - Other evidence that We deem necessary for You to submit in order to support the claim.
 - c. We shall be entitled to reject the claim if You fail to provide the aforementioned supporting documents to Us within the specified timeframe.
2. Critical Illness Claim
 - a. Critical Illness claim form and complete supporting documents must be submitted to Us no later than 60 (sixty) days from the date the Insured Party is first diagnosed with the Critical Illness
 - b. The supporting documents as referred to in point 2.a above include, among others:
 - Doctor's Certificate from the attending Doctor specifying that the Insured Party has suffered from a Critical Illness;
 - Photocopies of the Your/Insured Party's valid identification.
 - Examination results supporting the diagnosis.
 - Other evidence that We deem necessary for You to submit in order to support the claim.

- c. We shall be entitled to ask You to provide the evidence of Total Permanent Disability or Critical Illness or to request for a medical check-up of the Insured Party by a Doctor appointed by Us, as long as You still suffer from Total Permanent Disability or Critical Illness.

Exclusions for Sharia Spouse Payor Benefit Rider Terms and Conditions

1. We shall not make any payment for this Sharia Spouse Payor Benefit Rider if the Total Permanent Disability arises directly or indirectly as a result of:
 - a. Involvement in a duel, unless it is an act of self-defense.
 - b. Self-inflicted wound or suicide or attempted suicide whether or not physically and mentally fit, or
 - c. Criminal acts or attempted criminal acts or violations of law or attempted violations of law or resistance committed by the Insured Party during the arrest of any person (including the Insured Party) carried out by the authorities, or
 - d. Criminal act committed intentionally by the Insured Party or the person designated as Beneficiary, or
 - e. The Insured Party is 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
 - f. Risky occupations or professions of the Insured Party, such as military personnel, police officers, airline crews or other high-risk occupations/professions, unless the risk Contribution has been paid, or
 - g. 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

- h. Accidents resulting from mental illness, illnesses affecting the nervous system, being drunk (the Insured Party being under the influence of alcohol), the use of narcotics and/or illicit drugs, or
- i. Pre-existing illnesses suffered by the Insured Party prior to the effective date of this Sharia Spouse Payor Benefit Rider that may result in Total Permanent Disability, which is evidenced by the care, diagnosis, consultation and/or treatment for such illnesses prior to this Sharia Spouse Payor Benefit Rider becoming effective.
- j. Abnormalities, illnesses and/or congenital disabilities, or
- k. Infection of HIV/AIDS virus and/or sexually transmitted diseases.

2. We shall not make any payment for this Sharia Spouse Payor Benefit Rider if the Critical Illness arises directly and indirectly as a result of:
 - a. Any illness due to an intentional wound, whether directly or indirectly, suicide, whether or not physically and mentally fit, or
 - b. Any illness caused directly or indirectly by AIDS (Acquired Immune Deficiency Syndrome) or AIDS-related complex (ARC), or
 - c. All congenital illness, or
 - d. All types of illnesses, conditions or wounds that have existed prior to the effective date of the Sharia Spouse Payor Benefit Rider (Pre-Existing Conditions) which:
 - (1) Having received a diagnosis; or
 - (2) In cases where in general a person would reasonably seek or attempt to seek diagnosis, treatment, or medication; or
 - (3) Has been advised by a doctor to seek medical treatment, regardless of whether or not the treatment has been received.

- e. Being under the influence of or involved in the use of narcotics or alcohol.
- f. Symptoms of illness related to Critical Illness occurring within 90 (ninety) days from the effective date of this Sharia Spouse Payor Benefit Rider or the date of the reinstatement of the Policy, whichever is later.

Note:

If You have submitted to Us a request to waive the elimination period in relation to this rider which You have selected ("Additional Request"), We shall follow up on Your Additional Request in accordance with Our underwriting policy.

Insurance *Ujrah* for Sharia Spouse Payor Benefit Rider

Insurance *Ujrah* for Sharia Spouse Payor Benefit Rider is included in the Basic Policy Contribution.

Service, Complaint Resolution & 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

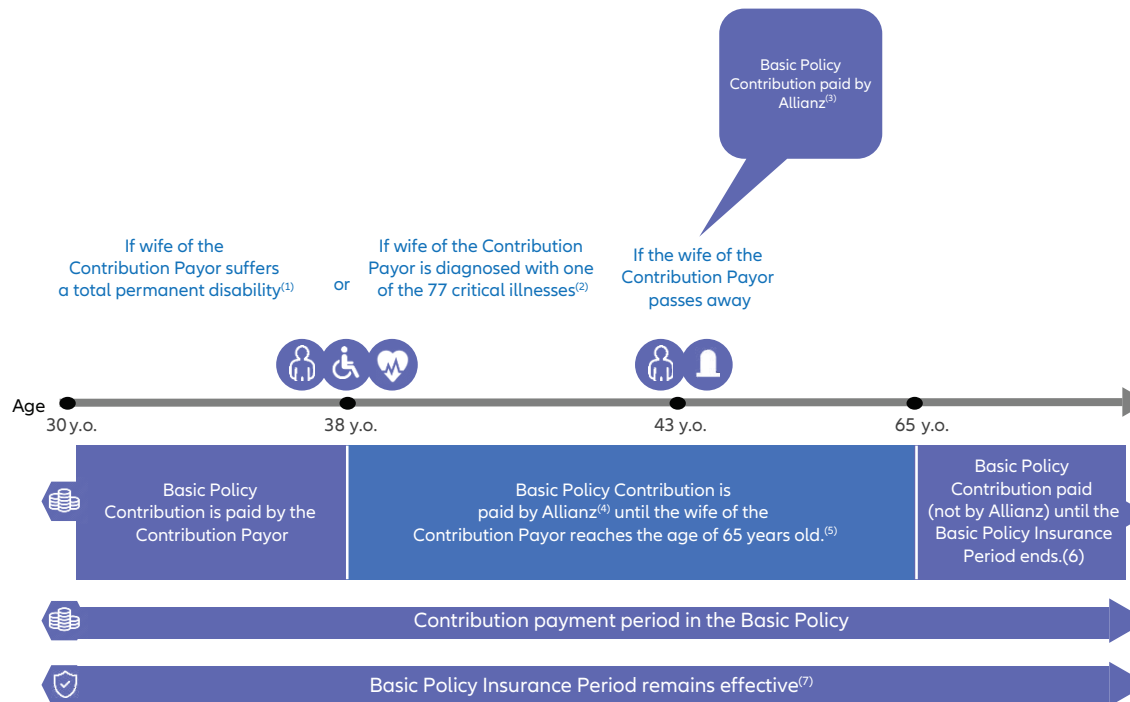
Important Notes:

- 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 Sharia Insurance Association (Asosiasi Asuransi Syariah Indonesia).
- Complete explanation of the insurance benefit is available in the Basic Policy and/or Sharia Spouse Payor Benefit Rider Terms and Conditions. The Exclusions for this Sharia Spouse Payor Benefit Rider shall be applied, namely the issues that are not covered in the Basic Policy and/or Sharia Spouse Payor Benefit Rider Terms and Conditions.
- Sharia Spouse Payor Benefit 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 Sharia Payor Benefit Rider Terms and Conditions.
- The Basic Policy Contribution and cost of insurance for Sharia Spouse Payor Benefit Rider paid include commission for the Marketing Personnel.
- We shall inform You of any changes in benefits, *ujrah*, risks, terms, and conditions as set out in the Basic Policy and/or Sharia Spouse Payor Benefit Rider Terms and Conditions no later than 30 (thirty) working days before the effective date of such changes in benefits, *ujrah*, 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 Sharia Spouse Payor Benefit 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 Sharia Spouse Payor Benefit 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



Wanda
Entry age 30 years old
As wife of the Contribution Payor
Payor of life insurance Basic Policy.



(1) Total Permanent Disability means the inability of the Contribution Payor to take part in any occupation to earn a living income for more than 180 days as a result of an accident, illness or permanent loss of bodily function for the rest of their life.
 (2) Definitions of the 49 types of critical illnesses covered are set out in the applicable Sharia Spouse Payor Benefit Rider Terms and Conditions.
 (3) Basic Policy Contribution is still paid by Allianz until when the Contribution Payor would have reached the age of 65. Unless the Contribution Payor is the same person as the Insured Party under the Basic Policy and passes away, in which case the Basic Policy will be terminated.
 (4) Contribution Payor must continue paying the Basic Policy Contribution during the period between the date on which the spouse of the Contribution Payor suffers a total permanent disability or is diagnosed for the first time with suffering from a Critical Illness according to the definitions of Critical Illnesses in the Sharia Spouse Payor Benefit Rider Terms and Conditions to the approval date of the Sharia Spouse Payor Benefit Rider claim.

(5) Basic Policy Contribution will be paid by Allianz starting from the due date of the next Basic Policy Contribution payment after the claim under the Sharia Spouse Payor Benefit Rider is approved by Allianz, regardless of whether or not the Contribution Payor passes away before reaching the age of 65, unless the Contribution Payor is the same person as the Insured Party under the Basic Policy and passes away, in which case the Basic Policy will be terminated.
 (6) Except during Policy Contribution Holiday period (if any).
 (7) 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.