

About Allianz Group

Allianz Group is a leading worldwide insurance and asset management company with more than 100 million individual and corporate customers in more than 70 countries. Allianz customers benefit from various individual and group insurance services, from property, life, and health insurance to credit insurance and business insurance on a global scale. Allianz is one of the largest investors worldwide, managing more than 790 billion euros of insurance customer funds. Our asset managers, PIMCO and Allianz Global Investors, manage additional third-party assets of 1.7 trillion euros. Due to the systematic integration of ecological and social criteria in its business processes and investment decisions, Allianz achieved the top position of insurance companies in the Dow Jones Sustainability Index. In 2020, the Allianz Group had 150,000 employees and earned the total revenue of 140 billion euros and operational profit of 10.8 billion euros

About Allianz in Asia

Asia is one of the core growth areas for Allianz, characterized by the diverse cultures, language, and customs. Allianz has been present in Asia since 1910, providing fire and maritime insurance in the coastal cities of China. Currently, Allianz is active in 16 markets in the region, offering a wide range of insurance products with loss insurance, life insurance, health protections and solutions, and asset management as its core business. With more than 36,000 staff, Allianz serves the needs of more than 21 million customers in the region through various distribution channels and digital platforms.

About Allianz Indonesia

Allianz started its business in Indonesia in 1981 by opening up its first representative office. Allianz established PT Asuransi Allianz Utama Indonesia, a general insurance company, in 1989. Later, Allianz stepped into the field of life and health insurance, as well as pension fund business by establishing PT Asuransi Allianz Life Indonesia in 1996. In 2006, Allianz Utama and Allianz Life started sharia insurance business. Now, Allianz Indonesia is supported by more than 1,300 employees, more than 34,000 marketers, as well as banking partner networks and other distribution partners. To date, Allianz is one of the most reputable insurance companies in Indonesia, trusted to provide protection for more than 8.3 million insureds.

PT Asuransi Allianz Life Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan), and its marketing personnels hold the license from the Indonesian Life Insurance Association (Asosiasi Asuransi Jiwa Indonesia).

Important Notes

- **Optima Protection Assurance Perlindungan Asuransi Kematian dan Penyakit Kritis ("Optima Protection Assurance PASTI")** is an insurance product issued by PT Asuransi Allianz Life Indonesia. PT Bank HSBC Indonesia ("Bank") only acts as a referrer of **Optima Protection Assurance PASTI**.
- **Optima Protection Assurance PASTI** is not a Bank Product and the Bank shall not be responsible for all claims and risks incurred from the management of this product portfolio. **Optima Protection Assurance PASTI** is not covered by the Bank and its affiliations and is not included in the scope of the Republic of Indonesia's coverage program or its Deposit Insurance Corporation ("LPS"). The Bank shall bear no responsibility for any insurance policy issued by PT Asuransi Allianz Life Indonesia.
- PT Bank HSBC Indonesia is a bank licensed and supervised by the Financial Services Authority.
- The Premium includes commission fees for the Bank.
- This brochure is not a part of the **Optima Protection Assurance PASTI** Policy and does not constitute an insurance agreement between PT Asuransi Allianz Life Indonesia and Customers. Customers are completely bound to any provisions under the **Optima Protection Assurance PASTI** Policy.
- Please refer to the Product Information Summary and the **Optima Protection Assurance PASTI** Policy for more information about the terms and conditions, including details of the fees and exceptions.
- This Brochure 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**.

If you have any question and complaint regarding our products and/or services, please submit it through our Customer Center.

PT Asuransi Allianz Life Indonesia Customer Lounge

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Allianz 

In partnership with
 HSBC

Optima Protection Assurance PASTI

Certain Protection
for Your Certain Future









You surely have your financial plan to achieve **financial certainty** in the future. However, what would guarantee that you can avoid **financial uncertainty** due to life risks?

Your savings may be depleted to cover the following expenses:

Critical Illness(es)







-  Costs of medical treatment.
-  Expenses during the recovery
-  Living expenses while not being able to work.

Breadwinner passing away

-  Living expenses of the family members.

OPTIMA PROTECTION ASSURANCE PASTI

Death and Critical Illness Insurance Protection (**PASTI**) solution to secure your future financial condition.

-  **PASTI** benefit for one of the **77 critical illnesses**.⁽¹⁾
-  **PASTI** Life Sum Assured for non-accidental and accidental death.⁽²⁾
-  **PASTI Maturity Benefit** if the Insured is still alive at the end of the Policy Insurance Period.
-  **PASTI** for life protection due to non-accidental causes & critical illnesses **up to the age of 86**.⁽³⁾
-  **Shorter** Regular Premium payment period for **longer PASTI** Insurance Period.
-  **PASTI** options with various **Premium payment period and frequency** to suit your needs.

(1) Critical illness coverage ends after the benefit is paid.

(2) The Accidental death benefit shall be paid if the Insured dies within 90 (ninety) days from the date of the accident and reaches the closest Policy anniversary to the age of 70 (seventy) years.

(3) Nearest birthday.

Notes: Benefit payment shall be made after deducting outstanding fees and obligations (if any).



Terms & Condition



Death Benefit

Due to a Non-Accidental Cause

200% of Life Sum Assured.

Due to an Accidental Cause

300% of Life Sum Assured.⁽¹⁾

Due to an Accident on a Public Transport

400% of Life Sum Assured.⁽¹⁾



Critical Illness Benefit

If the Insured is diagnosed with one of the 77 critical illnesses

100% of Life Sum Assured.⁽²⁾



Maturity Benefit

If the Insured is still alive on the end date of the Policy coverage

100% of Life Sum Assured.

- (1) Accidental benefit shall be paid if the Insured dies within 90 (ninety) days from the date of the accident and reaches the closest Policy anniversary to the age of 70 (seventy) years.
- (2) Critical illness coverage ends after the benefit is paid. Life coverage in the Policy shall continue and the Regular Premium shall be paid during the Premium payment period.

Notes: Benefit payment shall be made after deducting outstanding fees and obligations (if any).

Entry Age

The Insured:

- Non-accidental death benefit & critical illness benefit:
1 month – 70 years old (*nearest birthday*).
- Accidental death benefit:
1 month – 69 years old (*nearest birthday*).

Policyholder:

18 – no age limit.
(*nearest birthday*).

Insurance Period

- Up to 86 years old* (non-accidental death & critical illness benefit).
- Up to 70 years old (accidental death benefit).

**) nearest birthday*

Currency

Rupiah

Minimum Regular Premium

- Rp300,000 (monthly).
- Rp810,000 (quarterly).
- Rp1,560,000 (semiannually).
- Rp3,000,000 (annually).

Maximum Premium is under the terms of underwriting.

Premium Payment Period Options

5, 10, 15, & 20 years or equal to the Insurance Period.

Premium Holiday

Not Available

Sum Assured

- Minimum: Rp100,000,000
- Maximum: Under the terms of underwriting.

Policy Surrender

In the form of Cash Value after deducting outstanding fees and obligations (if any).

Underwriting

Full Underwriting

Benefit Illustration



Doni
Purchased **Optima
Protection Assurance
PASTI** at the age of 35.

Annual Regular Premium
Rp16,570,000

Sum Assured (SA)
Rp500,000,000

Premium Payment Period
20 tahun

Death Benefit

- If he dies due to a non-accidental cause, the paid benefit will: **Rp1 Billion** (200% of SA).
- If he dies due to an accident, the paid benefit will be: **Rp1.5 Billion⁽¹⁾** (300% of SA).
- If he dies due to an accident on any public transportation, the paid benefit will be: **Rp2 Billion⁽¹⁾** (400% of SA).

Critical Illness Benefit

- If he is diagnosed with one of the 77 critical illnesses, the paid benefit will be: **Rp500 Million⁽²⁾** (100% of SA).

Maturity Benefit

- If he is still alive until the age of 86⁽³⁾ on the end date of the Policy coverage, the paid benefit will be: **Rp500 Million** (100% of SA).

- (1) Accidental benefit shall be paid if the Insured dies within 90 (ninety) days from the date of the accident and reaches the closest Policy anniversary to the age of 70 (seventy) years.
- (2) Critical illness coverage ends after the benefit is paid. Life coverage in the Policy shall continue and the Regular Premium shall be paid during the Premium payment period.
- (3) Nearest birthday.

Notes: Benefit payment shall be made after deducting outstanding fees and obligations (if any).

Death Benefit Claim Submission Procedure

- The Beneficiary shall submit the claim in writing and provide evidence of the Insured's death no later than 60 (sixty) calendar days after the date of death. The Beneficiary shall submit the claim form that has been filled-in correctly and signed, along with other supporting documents as specified in the claim form and the Policy to Us.
- The payment of death benefit claim shall be made within 14 (fourteen) working days as of the date Allianz receive the completely and correctly filled-in claim form and other supporting documents and Allianz approves the claim*

**) Terms & Conditions shall apply according to the Policy.*

The submission of payment claim for death benefit shall be accompanied by the following documents:

- Original Policy.
- Certificate of death from an authorized government agency.
- Completely filled-in death benefit claim form.
- Medical certificate from a Doctor attesting to the cause of death of the Insured.
- Official report from the Police for death due to unnatural or unknown cause or Accident.
- Legal proofs of identity of the Insured, the Beneficiary, and the Policyholder.
- Other documents (as required).

Critical Illness Benefit Claim Submission Procedure

The submission of payment claim for critical illness benefit shall be accompanied by the following documents:

- Original Policy.
- Completely filled-in and signed critical illness claim form.
- Legal and valid proofs of identity of You and the Insured's.
- Medical report/certificate from Doctor who gave the first diagnosis.
- A copy of medical examination undertaken by the Insured.
- Power of Attorney Form for Disclosure of Medical Record Contents.
- Account number Notification Form and a copy of passbook;
- Other necessary proofs.

A written claim notice and the evidence of illness of the person concerned shall be submitted to Allianz no later than 60 (sixty) calendar days as of the confirmation of the critical illness diagnosis.

The payment of critical illness benefit claim shall be made within 14 (fourteen) working days as of the date Allianz receive the completely and correctly filled-in claim form and other supporting documents and Allianz approves the claim.*

**) Terms & Conditions shall apply according to the Policy.*

Maturity Benefit Claim Submission Procedure

The Maturity Benefit payment claim shall be submitted following the end of the Insurance Period and shall be accompanied by the following documents:

- Original Policy.
- Completely filled-in maturity benefit claim form.
- Legal proofs of identity of the Policyholder.
- Other documents (as required).

Exceptions for Non-Accidental Death Benefit

Allianz shall not pay the Death Benefit in the event that the Insured dies due to, either directly or indirectly, the following conditions:

- The Insured dies from committing suicide within 1 (one) year since the Policy Effective Date or the last Policy reinstatement date, whichever comes later.
- The Insured dies during the Insurance Period due to a death sentence by the court, or due to intentional act of crime or involvement in crime or attempted crime, whether actively or not, or the Insured dies due to an insurance crime committed by any party having or sharing an insurable interest in this insurance coverage.

In the event the Insured dies due to one of the reasons above, Allianz shall terminate the Policy and shall only refund the Cash Value (if any). In such event, Allianz shall not refund the Premium that has been paid to Us.

Exceptions for Accidental Death Benefit

This Accidental Death Benefit coverage shall not apply if the Insured reaches the age of 70 on the Policy Effective Date or the last reinstatement date of the Policy (whichever comes later).

Allianz shall assume no responsibility to provide the Accidental Death Benefit if the Insured dies due to directly or indirectly result of:

- Involvement in a fight (except for the case of self-defense), or fight competition, self-harm or self-harm attempt(s), or suicide both in healthy physical and mental condition or otherwise; or
- Crime committed upon certain intention by the Policyholder, the Insured, or an individual assigned as a Beneficiary; or
- Aircraft Accident in which the Insured is a passenger or crew of non-scheduled flight; or
- High-risk occupations or professions, for example military officer, police, firefighter, mining employee, or other high-risk occupations/professions, unless the risk Premium has been paid; or
- Dangerous sport or hobbies of the Insured, for example car racing, motorbike racing, horse racing, gliding, mount climbing, boxing, wrestling, and any other dangerous and high-risk sport or hobbies, unless if the risk Premium has been paid; or
- Accident caused by mental illness, nervous system disorders, intoxication (the Insured is under the influence of alcohol), use of narcotics and/or any illegal drugs.

In the event the Insured dies due to any of the reason above, Allianz shall terminate the Policy and shall only refund the Cash Value (if any). In such event, Allianz shall not refund the Premium that has been paid.

Exceptions for Critical Illness Benefit

The Critical Illness Benefit shall not be paid for:

- Any illnesses caused directly or indirectly self-inflicted injuries, and suicide, whether in physical and mental health condition or otherwise; or
- Any illnesses directly or indirectly caused by AIDS (Acquired Immune Deficiency Syndrome) or AIDS-Related Complex (ARC), or HIV (Human Immunodeficiency Virus), except for those which are covered by this Policy;
- Any congenital illnesses; or
- Any illnesses, conditions, or injuries existing before the Policy Effective Date or Policy reinstatement date, whichever comes later (Pre-Existing Conditions), that:
 - Have been consulted even though has never resulted in a diagnosis; or
 - Have been diagnosed; or
 - Would generally encourage one to reasonably seek a diagnosis, treatment, or medication; or
 - Have been suggested to be treated medically by a Doctor; regardless of whether such treatment has previously been performed or otherwise; or
- The Insured is under the influence of or is involved in the use of drugs or alcohol; or
- Symptoms related to a critical illnesses which occur or diagnosed within 80 (eighty) days as of the Policy Effective Date or reinstatement date, whichever comes later.

