

# ALLIANZ PASTI

## Allianz Death and Critical Illness Insurance Protection ("Allianz PASTI")

is a traditional life insurance product with regular Premium payments offering the benefit of life and critical illness protection as well as cash benefits receivable at the end of the Policy Insurance Period during the Policy active period and if the Insured survives until the end of the Insurance Period.

### Product Name

Allianz PASTI

### Product Type

Traditional Individual Product

### Insurer Name

PT Asuransi Allianz Life Indonesia

### Marketing Channel





Allianz Star Network (ASN)

### & Direct Channel

This General Summary of Product and Service Information (RIPLAY) is intended to provide a brief explanation regarding the benefits and important aspects of the Policy You are about to purchase. Please seek direct clarification from Our Marketing Personnels before deciding to purchase this policy.

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

## What are the Benefits provided by this product?

 <p><b>Death Benefit</b></p>	<ul style="list-style-type: none"> <li>a. If the Insured passes away not due to an Accident or due to an Accident, We shall disburse the Insurance Benefit to the Beneficiary in the amount of 2 (two) times the Sum Assured for the Basic Insurance ("Death Benefit") as specified in the Policy Data or Endorsement, if any, and the Policy shall terminate.</li> <li>b. Payment of this benefit will be reduced by fees and obligations overdue from You to Us.</li> </ul>
 <p><b>Accidental Death Benefit</b></p>	<ul style="list-style-type: none"> <li>a. If during the Insurance Period, the Insured passes away               <ul style="list-style-type: none"> <li>i. as a result of an Accident, We shall pay an additional sum of 1 (one) time the Sum Assured to the Beneficiary and the Policy shall terminate; or</li> <li>ii. as a result of an Accident when using Public Transport, We shall pay an additional sum of 2 (two) times the Sum Assured and the Policy shall terminate.</li> </ul> </li> <li>b. This Accidental Death Benefit shall only be disbursed to the Beneficiary if the Insured passes away within 90 (ninety) days from the date of the Accident.</li> <li>c. Sum Assured under this benefit shall be paid as additional Sum Assured under the Death Benefit.</li> <li>d. This Accidental Death Benefit shall terminate on the Policy Anniversary which is nearest to when the Insured reaches the age of 70 (seventy).</li> </ul>
 <p><b>Critical Illness Benefit</b></p>	<ul style="list-style-type: none"> <li>a. If, prior to the End of Coverage Date, the Insured suffers from or is diagnosed with one of the Critical Illnesses specified in the Definitions of the 77 (seventy-seven) Critical Illnesses Coverage before the End of Coverage Date, We shall disburse the Critical Illness benefit in the amount of one (1) time the Sum Assured.</li> <li>b. Payment of this Critical Illness Benefit shall not cause the Policy to terminate. Therefore, to maintain the Policy in force, the Policyholder must disburse the regular Premiums according to the Premium Payment Period option selected by the Policyholder.</li> <li>c. Payment of the Critical Illness Benefit shall only be made 1 (once) for any one of the 77 (seventy-seven) types of Critical Illness in accordance with the Definitions of the 77 Critical Illnesses Coverage; and</li> <li>d. After the Critical Illness Benefit above has been paid, this Critical Illness Benefit shall automatically terminate.</li> </ul>
 <p><b>Maturity Benefit</b></p>	<p>If the Insured survives until the End of Coverage Date set out in the Policy Data, We shall pay a Maturity Benefit of 1 (one) time the Sum Assured to the Policyholder and the Policy shall terminate.</p>

## What are the Risks associated with this product?

### Exclusion Risk

The coverage shall be cancelled if there are circumstances that fall under the exclusions as specified in the Policy.



PT ASURANSI ALLIANZ LIFE INDONESIA

**ALLIANZ PASTI**

## List of 77 Critical Illnesses

1	First Heart Attack	23	Chronic/End-Stage Lung Disease	44	Osteogenesis Imperfecta	63	Brain metastases
2	Coronary Bypass Surgery	24	Chronic Liver Disease	45	Tuberculosis Meningitis	64	Rheumatic Fever with Heart Valve Damage*
3	Other Severe Coronary Heart Disease	25	Deafness (loss of hearing function)	46	Accidental Fracture of the Spinal Column	65	Creutzfeldt - Jakob Disease (Mad Cow Disease)
4	Heart Valve Replacement Surgery	26	Blindness	47	Medullary Cyst Disease	66	Full Blown AIDS
5	Aortic Vessel Surgery	27	Aplastic Anaemia	48	Terminal Illness	67	Ebola haemorrhagic fever
6	Primary Pulmonary Arterial Hypertension	28	Fulminant Hepatitis	49	Motor Neuron Disease	68	Pheochromocytoma
7	Severe Eisenmenger Syndrome	29	Burns	50	Apallic Syndrome	69	Recurrent Severe Nephrotic Syndrome
8	Cardiomyopathy	30	Progressive Scleroderma	51	Cerebral vascular aneurysm requiring surgery	70	Spinal Amyotrophy in Children with Type 1*
9	Infective Endocarditis	31	Severe Rheumatoid Arthritis	52	Brachialis Plexus nerve root avulsion	71	Severe Haemophilia*
10	Cancer	32	Kidney Failure	53	Stroke requiring Carotid Artery Surgery	72	Hand, Foot and Mouth Disease with severe/life threatening complications*
11	Stroke	33	Transplantation of Vital Body Organs	54	Idiopathic scoliosis surgery	73	Chronic Systemic Arthritis in Children (Still Disease) *
12	Paralysis	34	Muscular Dystrophy	55	Recurrent chronic pancreatitis	74	Wilson's Disease
13	Multiple Sclerosis	35	Systemic Lupus Erythematosus	56	Chronic Elephantiasis	75	Insulin-dependent Diabetes Mellitus*
14	Alzheimer's Disease/Irreversible Degenerative Organic Brain Disorder	36	HIV from Blood Transfusion and Occupation	57	Loss of living independence	76	Hydrocephalus (water on the brain)
15	Coma	37	Muteness (Loss of Speech Function)	58	Kawasaki Disease Leading to Heart Complications	77	Severe Dengue Fever*
16	Parkinson's Disease	38	Severe Colitis Ulcerative (Crohn's disease)	59	Amyotrophic Lateral Sclerosis		
17	Bacterial Meningitis	39	Myasthenia Gravis	60	Acute Necrohemorrhagic Pancreatitis		
18	Benign Brain Tumours	40	Progressive Muscle Atrophy	61	Spinal muscular atrophy		
19	Encephalitis (Brain Inflammation)	41	Progressive Supranuclear Palsy	62	Brain Surgery		
20	Poliomyelitis	42	Chronic Autoimmune Hepatitis				
21	Severe Head Trauma	43	Chronic Adrenal Insufficiency				
22	Progressive Bulbar Palsy						

\*) Only applies to the condition of children up to the age of 18)

For more information on the 77 critical illnesses please refer to the applicable Policy

## Summary of the Data

Including the characteristics and effective period of the product.

### Entry Age

#### Insured

- Death Benefit & Critical Illness Benefit:  
1 month old - 70 years old (nearest birthday).
- Accidental Death Benefit:  
1 month old - 69 years old (nearest birthday).

### Policyholder

18 years old – no maximum age (nearest birthday).

### Insurance Period

- Non-Accidental Death & Critical Illness Benefits Up to 86 years old.\*
  - Accidental Death Benefit Up to 86 years old.\*
  - Maturity Benefit will be received if the Insured is still alive at 86 years old.\*
- \*) nearest birthday

### Premium Payment Period

5, 10, 15, & 20 years or the same as the Insurance Period.

### Premium Payment Method

The payment scheme of the Premium is by Regular Premium (Annually, Semi-annually, Quarterly, and Monthly).

### Premium

#### Minimum Regular Premium

Annually	: Rp 3.000.000,-
Semi-annually	: Rp 1.560.000,-
Quarterly	: Rp 810.000,-
Monthly	: Rp 300.000,-

### Sum Assured

Minimum: Rp100,000,000

### BENEFIT FOR INSURED UNDER THE AGE OF 5

For Insured under the age of 5, the Death Benefit in the amount of the Sum Assured payable shall be made under the following terms:

Age of the Insured at the time of death (years old)	% of Death Benefit payable
≤1	20%
2	40%
3	60%
4	80%
≥5	100%

### How to Apply for Your Policy?

1. Complete the Life Insurance Application Form (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.

### Are You Allowed to Cancel the Policy?

1. Within 14 (fourteen) calendar days from receipt by You of this Policy, You are entitled to review this Policy and, during such period, You are entitled to cancel and return this Policy to Us if You do not agree to the terms and conditions of this Policy.
2. Upon your cancellation and return of the Policy, We will return the amount of Premium paid by You, minus fees, if any. The fees include, but are not limited to, stamp duty, administration fees, medical check up fees (if any) and subsequently the coverage shall be cancelled as of the Policy Effective Date.

### What are Your obligations as a Policyholder?

1. You must answer all questions on the Life Insurance Application Form (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 this Policy.
2. You must read and understand the 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).
3. You are responsible for the on-time payment of the Regular Premium.

**How to apply for death benefit or critical illness Claim?**

**Procedure for the Submission of Death Benefit and Accidental Death Benefit Claim**

- The Beneficiary must notify the claim in writing and provide the documents mentioned in the Policy to Allianz, no later than 60 calendar days from the date of the Insured's death. The Beneficiary must provide a complete and correct claim form, duly signed and submit the supporting documents as required in the claim form and Policy to Us.
- The payment of the Death Benefit and the Accidental Death Benefit claim shall be made within 14 working days from the date the complete and correct claim form and supporting documents are received by Allianz and the claim is approved by Allianz.

The submission of Death Benefit or Accidental Death Benefit payment claim must be accompanied with the following documents:

- a. (i) Original Policy and original Policy Data; or (ii) Original Policy Data (for those who select electronic/digital Policy).
- b. Death claim form that must be filled out completely and correctly by the Beneficiary.
- c. Death claim form that must be filled out completely and correctly by the attending Doctor of the Insured.
- d. Power of attorney form for the disclosure of medical information and data that has been filled out and signed on a stamp duty by the Beneficiary.
- e. Photocopy of the Death Certificate from the relevant Government Institution (excerpt of Death Certificate).
- f. Photocopy of the Police Report in case of an unnatural, unknown or accidental cause of death of the Insured, as well as autopsy or post-mortem examination (visum) from a Doctor.

- g. Statement letter explaining the chronological details of the Insured's death that shall be prepared thoroughly and correctly and signed by the Beneficiary (if the Insured passed away at home without treatment from a Doctor).
- h. Photocopy of medical examination results related to medical procedures, treatments and/or healthcare services received by the Insured, if required by the Insurer.
- i. Notification form for the account number filled out completely and correctly by the Beneficiary, and a photocopy of the Beneficiary's bank statement.
- j. Photocopy of the identification document of the Insured (in the form of Birth certificate (children), electronic Identity Card (KTP) for Indonesian citizens (adults), and Passport for foreign citizens (adults)).
- k. Photocopy of the identification document of the Beneficiary (in the form of Birth certificate (children), electronic Identity Card (KTP) for Indonesian citizens (adults), and Passport for foreign citizens (adults)).
- l. Photocopy of supporting documents describing the relationship between the Insured and the Beneficiary.
- m. Other documents (if necessary).

**Procedure for Submission of Critical Illness Benefit Claim**

- **You must notify the claim in writing and provide the documents mentioned in the Policy to Allianz no later than 60 calendar days from the date the Insured is diagnosed for the first time with a Critical Illness as explained in the Definitions of the 77 Critical Illness Coverage. You must submit a claim form that has been completely and properly filled and executed along with any supporting documents in accordance with the provisions specified in the claim form and this Policy to Us. Furthermore, Supporting medical evidence must be provided by a specialist doctor specified in the Definitions of the 77 Critical Illness Coverage. If the**

**evidence cannot be submitted to Allianz within the allotted time, Allianz shall be entitled to reject the payment of the relevant claim.**

- The payment of the Critical Illness Benefit claim shall be made within 14 working days from the date the complete and correct claim for and supporting documents are received by Allianz and the claim is approved by Allianz.

**The submission of Critical Illness Benefit payment claim must be accompanied with the following documents:**

- a. **Critical Illness claim form that has been completed and signed by the Policyholder.**
- b. **Original certificate from the specialist Doctor conducting initial diagnosis.**
- c. **Power of attorney form for the disclosure of medical information and data completed and signed on stamp duty by the Insured.**
- d. **Photocopy of the identification document of the Policyholder (in the form of electronic Identity Card (KTP) for Indonesian citizens and Passport for foreign citizens).**
- e. **Photocopy of the identification document of the Insured (in the form of Birth certificate (children), electronic Identity Card (KTP) for Indonesian citizens (adults), and**
- f. **Passport for foreign citizens (adults)).**  
Photocopy of medical check up results related to the Policy/this claim submission regarding the medical procedures, treatments and/or healthcare services received by the Premium Payor.
- g. **Notification form for the account number and photocopy of the Policyholder's bank statement.**
- h. **Other documents (if necessary).**

## How to apply for payment of Maturity Benefit claim?

- You are entitled to make a claim for Maturity benefit and to receive Maturity Benefit payment.
- In the event that You are legally incapacitated or have passed away (conditions which must be supported by evidence acceptable to Us), the Beneficiary shall be entitled to apply for and receive the Maturity Benefit payment.
- You must notify the claim in writing and provide the documents mentioned in the Policy to Allianz after You receive the notification of the Maturity Benefit due date.
- The payment of the Maturity Benefit claim shall be made within 7 working days from the date the complete and correct Maturity Benefit form and supporting documents are received by Us and the Maturity Benefit approved after the due date.

The submission of the Maturity Benefit payment claim must be submitted after the end of the Insurance Period and must be accompanied with the following documents:

- a. Maturity Benefit claim form that has been completely and correctly filled by the Policyholder.
- b. Photocopy of the Identification document of the Policyholder (electronic Identity Card (KTP) for Indonesian citizens (adults) and Passport for foreign citizens).
- c. Power of attorney that have been completely and correctly filled by the Policyholder (if You request Us to pay the Maturity Benefit claim to a person other than Yourself).
- d. Photocopy of the Identification document of the Premium Payor (electronic Identity Card (KTP) for Indonesian citizens (adults), and Passport for foreign citizens (adults) (if You request Us to pay the Maturity Benefit claim to a person other than Yourself)).

- e. Photocopy of supporting documents describing the relationship between the Policyholder and the attorney-in-fact (if you request Us to pay the Maturity Benefit claim to a person other than Yourself).
- f. Other documents (if necessary).

## How to request a Policy Surrender

**The surrender of this Policy must be accompanied with the following documents:**

- a. Policy surrender form that has been completely and correctly filled by the Policyholder.
- b. Photocopy of the Identification document of the Policyholder (electronic Identity Card (KTP) for Indonesian citizens (adults) and Passport for foreign citizens).
- c. Power of attorney that has been completely and correctly filled by the Policyholder (if You request Us to pay the Cash Value to a person other than Yourself).
- d. Photocopy of the Identification document of the Premium Payor (electronic Identity Card (KTP) for Indonesian citizens (adults), and Passport for foreign citizens (adults) (if You request Us to pay the Cash Value to a person other than Yourself)).
- e. Photocopy of supporting documents describing the relationship between the Policyholder and the attorney-in-fact (if you request Us to pay the Cash Value to a person other than Yourself).
- f. Other documents (if necessary).

**Notes:**

**In the event that the Policyholder is not an individual, additional terms and conditions will apply (for example, additional documents for claim submission), as specified in the Policy.**

## Exclusions

### Exclusions for Non-Accidental Death Benefit

Allianz shall not obligate to Pay the Accidental Death Benefit if the Insured passes away directly or indirectly due to the following events:

- Within 1 (one) year from the Policy Effective Date or the date of the Policy reinstatement (whichever is later), the Insured Passes Away by suicide.
- The Insured passes away during the Insurance Period as a result of capital punishment by court, or intentionally committing or participating in a criminal act or an attempted criminal act, whether actively or not, or if the Insured passes away as a result of an insurance fraud committed by a party who holds or is participating in interest in this Coverage.

If the Insured passes away as a result of any of the above-mentioned reasons, Allianz will terminate the Policy and will only refund the Cash Value, (if any). In this case, we will not refund any Premium that has been paid to Us.

### Exclusions for Accidental Death Benefit

Allianz shall not be obligated to pay the Accidental Death Benefit if the Insured passes away directly or indirectly due to the following events:

- Involvement in a duel (unless it is an act of self-defence), self-inflicted wound, or attempted self-inflicted wound, or suicide, whether or not physically and mentally fit; or
- Criminal act purposefully committed by the Policy holder, Insured or the person designated as Beneficiary; or



- Flight accident in which the Insured is a passenger or crew member of a flight with an irregular schedule; or
- Risky occupations or professions of the Insured, such as military personnel, police officers, firefighters, miners or other high-risk occupations/professions, unless the risk Premium has been paid; or
- Dangerous sports or hobbies of the Insured, 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 Premium has been paid; or
- Accidents resulting from mental illness, illness affecting the nervous system, being drunk (the Insured being under the influence of alcohol), the use of narcotics and/or illicit drugs.

The coverage for Accidental Death Benefit does not apply if the Insured has reached the age of 70 (seventy) on the Policy Effective Date or the latest Policy reinstatement date, whichever is later.

## Exclusions for Critical Illness Benefit

Allianz shall not be obligated to pay the Critical Illness Benefit if the Insured suffers from Critical Illness directly or indirectly caused by the following events:

- Any Illness arising, directly or indirectly, due to (i) an intentional wound; or (ii) a suicide attempt by the Insured, whether or not physically and mentally fit, or
- Any illness caused directly or indirectly by AIDS (Acquired Immune Deficiency Syndrome) or AIDS-related complex (ARC), or illnesses related to AIDS (AIDS Related Complex/ARC), or HIV (Human Immunodeficiency Virus), unless expressly covered under this Policy;

- Any congenital illnesses; or
- Pre-Existing Conditions; or
- Being under the influence or involved with the use of narcotics or alcohol; or
- Critical Illness in which the signs or symptoms related to the critical illness suffered by the Insured or the date of diagnosis of the critical illness occurred within 80 (eighty) days of the Policy Effective Date or reinstatement date, whichever is later.

### Fees

Customers will be charged stamp duty fees during payment of the first Premium only.

### Simulation

Customer A, 35 years old (male), purchases the Allianz PASTI product with a Sum Assured of Rp500,000,000 and a premium payment period of 20 years.

The annual Premium the customer has to pay amounts to **Rp16,575,000**.

### Death Benefit

- In the event of non-Accidental death, the disbursed benefit amounts to: **Rp1 billion** (200% of the Sum Assured).
- In the event of Accidental death, the disbursed benefit amounts to: **Rp1.5 billion**<sup>(1)</sup> (300% of the Sum Assured).
- In the event of Accidental death while using public transport, the disbursed benefit amounts to: **Rp2 billion**<sup>(1)</sup> (400% of the Sum Assured).

### Critical Illness Benefit

- If the Insured is diagnosed with one of the 77 (seventy-seven) critical illnesses, the benefit paid amounts to: **Rp500 million**<sup>(2)</sup> (100% of the Sum Assured).

### Maturity Benefit

- If the Insured survives until the age of 86 years old<sup>(3)</sup> at the end of the Policy coverage, the benefit paid amounts to: **Rp500 million** (100% of the Sum Assured).

Notes:

*Payment of this benefit will be reduced by outstanding fees and obligations, (if any).*

- (1) This Accidental Death Benefit will only be disbursed to the Beneficiary if the Insured passes away within a period of 90 days from the date of the Accident. This Accidental Death benefit shall terminate on the Policy anniversary nearest to the Insured's age of 70 years old.
- (2) Payment of the Critical Illness Benefit will be disbursed only once for one of the 77 Critical Illnesses, as explained in the Definitions of the 77 Critical Illnesses Coverage; and after payment of the Critical Illness Benefit above, this Critical Illness Benefit shall automatically terminate.
- (3) Nearest birthday

### 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 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:

1500 136

#### Email:

[ContactUs@allianz.co.id](mailto:ContactUs@allianz.co.id)

#### Website:

[www.allianz.co.id](http://www.allianz.co.id)

#### Important:

- 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).
- A comprehensive explanation of insurance coverage may be found in the Policy. The insurance coverage shall be subject to the Exclusions stated in the Policy, which outline the specific circumstances or events that are not covered by the Policy.
- Allianz PASTI is an insurance product of PT Asuransi Allianz Life Indonesia and has been approved by the Financial Services Authority.
- The Premium paid includes commission for the Marketing Personnel.
- This General Summary of Product and Service Information (RIPLAY) is for general information purposes only. The complete terms and conditions of Allianz PASTI are specified in the Policy. For more detailed information, please contact Us or your Marketing Personnel, or visit Our website at [www.allianz.co.id](http://www.allianz.co.id). All Our products are designed to provide benefits to You, 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.
- We will provide notification of any changes to the benefits, costs, risks, terms, and conditions specified in the Policy no later than 30 (thirty) working days before the effective date of the changes in benefits, fees, risks, terms, and conditions.
- This General Product and Service Information Summary (RIPLAY) does not constitute a contract or insurance agreement between PT Asuransi Allianz Life Indonesia and You. Consequently, it does not bind PT Asuransi Allianz Life Indonesia or You. Your full adherence to every provision of the Policy is required.
- This General Product and Service Information Summary (RIPLAY) is not considered part of the Allianz PASTI Policy and does not serve as an insurance agreement between PT Asuransi Allianz Life Indonesia and You. Your complete compliance with all stipulations outlined in the Allianz PASTI Policy is essential.
- We reserve the right to reject your Policy application, if it does not meet the applicable requirements and regulations.
- 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**.