

PT Asuransi Allianz Life Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan)



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 You are about to purchase. Please seek direct clarification from our marketing personnel before deciding to purchase this Rider.

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

What are the Benefits Provided by This Product?



PRIMARY BENEFIT

<i>Early Stage</i>	32 Conditions	50% of Sum Assured Maximum 4 claims, @ Rp1.25 Billion
<i>Intermediate Stage</i>	13 Conditions	100% of Sum Assured Maximum 2 claims, @ Rp2.5 Billion
<i>Advanced Stage</i>	48 Conditions	100% of Sum Assured Maximum 1 claim, @ Rp5 Billion
<i>Catastrophic CI</i>	5 Conditions	120% of Sum Assured



ADD-ON

<i>Angioplasty</i>	+10% of Sum Assured Maximum Rp200 Million
<i>Diabetes Complications</i>	+20% of Sum Assured Maximum Rp200 Million

CI 100

CI 100 is a health insurance rider product providing protection for up to 100 Critical Illness conditions.

Product Name

CI 100

Product Type

Asuransi Kesehatan Tambahan

Insurer Name

PT Asuransi Allianz Life Indonesia

Marketing Channel

Agency

Note: Sum Assured mentioned is the CI 100 Sum Assured.

100 Critical Illness Conditions

Early CI	Intermediate CI	Advanced CI	Catastrophic CI
Pacemaker implantation	Cardiac defibrillator implantation	First Heart Attack	Extensive Heart Attack
Pericardiectomy			
Carcinoma in situ on certain organs	Carcinoma in situ and early-stage cancer in certain organs that require radical surgery	Cancer	Metastatic Cancer
Kanker Prostat Tahap Awal			
Early-Stage Prostate Cancer			
Early-Stage Thyroid Cancer			
Early-Stage Chronic Lymphocytic Leukaemia			
Early-Stage Melanoma			
Loss of function in one of the limbs			
Cerebral Shunt Implantation		Stroke	Severe Stroke
Small intestine transplant		Transplantation of Vital Body Organs	Heart and Lung Transplant
Cornea transplant			
48-hour coma	Severe Epilepsy 72-hour coma	Coma	
Middle-stage Parkinson's Disease	Idiopathic Parkinson's Disease	Parkinson's illness	
Severe Asthma	Removal of one lung	Chronic/End-Stage Lung Disease	
Implantation of Vena cava filters			
Liver Surgery	Liver Cirrhosis Disease	Chronic Liver Disease	
Reversible Aplastic Anaemia	Myelodysplastic Syndrome or Myelofibrosis	Aplastic Anaemia	
Peripheral Neuropathy	Moderate Poliomyelitis	Poliomyelitis	
Partial loss of hearing function	Surgery for cochlear implantation due to hearing impairment	Deafness (loss of hearing function)	
Surgery for Cavernous Sinus Thrombosis			
Early-stage Progressive Scleroderma	Progressive Scleroderma with CREST syndrome	Progressive Scleroderma	
Mild Rheumatoid Arthritis	Moderate Rheumatoid Arthritis	Severe Rheumatoid Arthritis	
	Chronic Primary Sclerosing Cholangitis	Fulminant Hepatitis	
Chronic Crohn's Disease		Severe Colitis Ulcerative (Crohn's disease)	
Chronic Ulcerative Colitis Disease			
Transmyocardial Laser Therapy		Coronary Bypass Surgery	
Percutaneous Heart Valve Surgery		Heart Valve Replacement Surgery	

Early CI	Intermediate CI	Advanced CI	Catastrophic CI
Removal of one lung		Kidney Failure	
Chronic kidney disease			
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	
		Terminal Illness	
		Motor Neuron Disease	
Moderate Muscular Dystrophy		Muscular Dystrophy	
Minimally invasive surgery of the Aortic Vessel		Aortic Vessel Surgery	
Asymptomatic Large Aortic Aneurysm			
Early-Stage Pulmonary Hypertension		Primary Pulmonary Arterial Hypertension	
Bacterial Meningitis with complete recovery		Bacterial Meningitis	
Pituitary tumour removal surgery		Benign Brain Tumours	
Subdural hematoma surgery		Inflammation of the Brain	
Encephalitis with complete recovery		Burns	
Moderate Burns		Severe Head Trauma	
Severe Head Trauma		Apallic Syndrome	
Mild Coronary Artery Disease		Other Severe Coronary Heart Disease	
Mild Systemic Lupus Erythematosus		Systemic Lupus Erythematosus	
Occupational Hepatitis B or C		HIV from Blood Transfusion and Occupation	
Loss of speech due to neurological disease		Muteness (Loss of Speech Function)	
		Blindness	
		Medullary Cyst Illness	
		Cardiomyopathy	
		Cerebral vascular aneurysm requiring surgery	
		Brachialis Plexus nerve root avulsion	

PT Asuransi Allianz Life Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan)

Early CI	Intermediate CI	Advanced CI	Catastrophic CI
		Stroke requiring carotid artery surgery	
		Idiopathic scoliosis surgery	
		Recurrent chronic pancreatitis	
		Chronic Elephantiasis	
		Loss of living independence	
		Necrotising Faciitis	
		Kawasaki Disease Leading to Heart Complications	

Critical Illness Rider:

:

1. Angioplasty and other Invasive Treatments for Coronary Artery Disease
2. Diabetes Complications

Summary of the Data

Insured's Age (nearest birthday)

5-70 years old.

Coverage Period (nearest birthday)

Until the Insured reaches the age of 100, or options are available for up to 45-100 years old (for multiples of 5 years).

Currency

Rupiah.

Premium Payment Frequency

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

Premium Payment Period

Until the end of Coverage.

Underwriting

Full Underwriting, in accordance with the Basic Policy terms.

Survival Period

7 days.

Sum Assured

Maximum Rp5 Billion.

Rider Cost of Insurance

Rider Cost of Insurance deducted from investment value units monthly until the end of the rider coverage period.

Premium

You may contact your marketing personnel to find out the total Premium payable by You in accordance with Your selected Plans and benefits.

Elimination Period

90 days as of Rider Effective Date.

Note:

- Not effective if Your request to waive the elimination period relating to the rider You selected has been approved by Us in writing (subject to the Policy terms and conditions) ("Additional Request").
- If the Additional Request has been approved by Us in writing, in the event of a claim during the elimination period (as specified further in the Policy):* Insurance Benefits payable by us shall be lesser 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 Us.

Risks

Credit Risk

Risks related to Our ability to meet our payment obligations to You/the Insured. We continuously maintain performance to exceed the minimum capital adequacy in accordance with applicable regulations.

Operational Risk

Risks related to Our operational processes, including system applications, as well as external events that may affect Our 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 Our performance.

How to Apply for Your Policy?

- Complete and sign the Life Insurance Application Form (SPAJ) or Rider Application Form (SPAT) if You 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).
- Provide photocopy of valid identification documents (KTP/KITAS/KIMS) and any other required documents of the prospective Policyholder and Insured.
- If you apply for an Additional Request to us, You, the prospective Insured, prospective Premium Payor and/or prospective Spouse Premium Payor (as the case may be) must meet additional

requirements as we may determine in accordance with our underwriting policy. We shall be entitled to reject Additional Requests submitted if You, the prospective Insured, prospective Premium Payor and/or prospective Spouse Premium Payor (as the case may be) do not meet our underwriting policy requirements.

What Are Your Obligations as a Policyholder?

- You must answer all questions on the SPAJ and/or SPAT 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 Rider. We reserve 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 We receive Your cancellation request letter or on the date stated in Your cancellation request letter, whichever is later.
- You must read and understand 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 must also read and understand the SPAJ and/or SPAT and/or Personal Summary of Product and Service Information (RIPLAY) before signing it.
- You are responsible for the on-time payment of Regular Premium and Rider Premium.

Are You Allowed to Cancel the Policy?

You may cancel the coverage of a Participant who is insured under this Rider by submitting a written cancellation request to Us. The cancellation or termination will be effective on the date We receive the cancellation request letter from the Policyholder or on the date stated in the Policyholder's cancellation request letter, whichever is later.

In such case, We will not refund the Premium to the Policyholder.

Exclusion

This CI 100 Rider shall not apply if the Insured suffers from a 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 sound or not, or;
2. Any illness caused directly or indirectly by AIDS (Acquired Immunodeficiency Syndrome) or AIDS-related complex (ARC), or
3. All congenital illness, or;
4. All types of illnesses, conditions or wounds that have existed prior to the effective date of CI 100 Rider (Pre-Existing Conditions) which:
 - a. Having received a diagnosis; or
 - b. In cases where in general a person would reasonably seek or attempt to seek diagnosis, treatment, or medication; or
 - c. Has 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 90 days* from the effective date of this CI 100 Rider or the date of the reinstatement of the Policy, whichever is later.

* The 90-day time limit does not apply if your Additional Request has been approved by us in writing (subject to the terms and conditions of the Policy).

Simulation / Product Illustration



Beni (Policyholder/Insured)
Entry age 40 years old, at purchase of CI 100

Sum Assured	Rider Cost of Insurance
Rp900.000.000	Rp366.750 per month

Scenario:

In the 2nd year, Beni is diagnosed with severe asthma (Early Stage CI), 50% of Sum Assured which is Rp450,000,000 is paid out for the illness.



In the same year, Beni is diagnosed with a chronic lung disease (Advanced Stage CI), 100% of Sum Assured is paid out, because Rp450,000,000 was paid previously, this illness will pay out the remaining Rp450,000,000.

How to Submit a Claim?

Claim Procedure

- Fill out the Critical Illness Claim Application Form and attach the required documents.
- Submit them to Allianz within 60 days of the date on which the diagnosis of a critical illness in CI 100 is established.
- Allianz shall pay eligible claims to the Insured 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 Doctor's Statement letter who first made the diagnosis specifying that the Insured is suffering from a Critical Illness;
- Photocopy of Your and the Insured's valid identity card;
- Original copy of the Policy;
- Examination results supporting the diagnosis;
- Other supporting 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 Your or the Insured Party 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)

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 you have any questions or complaints regarding our products and/or services, you can communicate them through 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:

+6221 2926 8888

AllianzCare:

1500 136

Email:

ContactUs@allianz.co.id

Website:

www.allianz.co.id

Important Notes

- PT Asuransi Allianz Life Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan), and its marketing personnels are licensed by the Indonesian Life Insurance Association (Asosiasi Asuransi Jiwa Indonesia).
- This General Summary of Product and Service Information (RIPLAY) is not a part of the CI 100 Policy and is not an agreement between PT Asuransi Allianz Life Indonesia and You. You are bound by all the terms stated in the CI 100 Policy.
- Complete explanation of the insurance coverage is available in the Rider Terms and Conditions and Basic Policy. Rider Terms and Conditions are subject to Exclusions, namely matters that are not covered under the Rider Terms and Conditions and Basic Policy.
- CI 100 is an insurance product from PT Asuransi Allianz Life Indonesia, and therefore PT Asuransi Allianz Life Indonesia is responsible for the contents of this CI 100 Rider Policy.
- Premium paid includes cost of insurance, administration fees, stamp fees (if any) and commission.
- We shall inform You of any changes in benefits, fees, risks, terms and conditions as set out in the Basic Policy and/or Rider no later than 30 working 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 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.
- CI 100 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 and Personal Summary of Product and Service Information (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.