

## PAYOR CI77

**Payor CI77** is a rider that provides the benefit of waiver of Basic Policy Premium payment if the Insured is first diagnosed with one of the 77 Critical Illness conditions specified.

**Product Name**  
**Payor CI77**  
**Product Type**  
**Traditional Rider Product**  
**Insurer's 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.

The Insured of this benefit is the Premium Payor.

### What are the Benefits provided by this product?

When the Premium Payor is initially diagnosed with one of the Critical Illnesses, following the waiting period as set out in the Rider Terms and Condition\*, we commit to providing you with an Insurance Benefit in the form of a waiver for future Basic Policy Premium payment .

The waiver of the Basic Policy Premium payment will take effect after the approval of this claim by Us, and shall commence from the subsequent Premium Payment Due Date (post- claim approval date) until the End of Coverage Date, as indicated in the Policy Data, regardless of the whether the Premium Payor passes away before the end of premium payment period.

\*)Does not include Premium of other Riders (if any).

### What are the Risks related to this product?

#### Exclusion Risk

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



PT ASURANSI ALLIANZ LIFE INDONESIA  
**PAYOR CI77**

## 77 Critical Illness Conditions

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 Fractures in the Spinal Column	65	Creutzfeldt - Jakob Disease (Mad Cow Disease)
4	Heart Valve Replacement Surgery	26	Blindless	47	Medullary Cyst Illness	66	Full Blown AIDS
5	Aortic Vessel Surgery	27	Aplastic Anaemia	48	Terminal Illness	67	Ebola haemorrhagic fever
6	Pulmonary Arterial Hypertension Primer	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	Blood Brain Vessel 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 yang memerlukan operasi arteri carotid	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's 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	Ensefalitis (Brain Inflammation)	41	Supranuclear Palsy Progressive	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 Payor CI77 Policy, Article 3 DEFINITION OF TYPE OF CRITICAL ILLNESS/CONDITION.

## Summary of the Data

Including the characteristics and validity period of the product.

### Entry Age

Entry age of Premium Payer as Insured:  
18 - 70 years old (nearest birthday).

### Insurance Period

Insurance Period for Payor CI77 Rider is the same as the Basic Policy premium payment period with a maximum age of coverage of 86 years old; where the Basic Policy premium payment periods are 5 years, 10 years, 15 years, 20 years or the same as the Insurance Period.

### Premium Payment Period

Premium payment periods are 5 years, 10 years, 15 years, 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) and the same as the Basic Policy premium payment period.

### Premium

Payor CI77 Rider Premium is an additional Premium of the Basic Policy Premium.

### Currency

Rupiah

## Sum Assured

- Maksimum
- If more than Rp 1 Billion, subject to underwriting decision.

## How to Apply for Your Policy?

1. Complete and sign 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 the Basic Policy and/or this Rider, You are entitled to review the Basic Policy and/or this Rider and, during such period, You are entitled to cancel and return the Basic Policy and/or this Rider to Us if You do not agree to the terms and conditions of the Basic Policy and/or this Rider.
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 the Basic Policy and/or Rider. We reserve the right to reject your Basic Policy and/or Rider application if it does not meet the required criteria and regulations.
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 this Regular Premium and Rider Premium.

## Critical Illness/Condition Claim Submission Procedure

- **Regarding the Critical Illness/Condition Benefit, the Policyholder is required to submit a written claim notification along with the specified documents mentioned in this Rider Policy to Allianz. This notification must be made no later than 60 calendar days from the date the Premium Payor is initially diagnosed with a Critical Illness/Condition, as outlined in the Policy Rider.**
- **The submission of Critical Illness Benefit payment claim must be accompanied with the following documents:**

1. Critical Illness claim form that has been completed and signed by the Policyholder.
  2. Original certificate from the specialist Doctor conducting initial diagnosis.
  3. Power of attorney form for the disclosure of medical information and data completed and signed on stamp duty by the Insured.
  4. Photocopy of the identification document of the
  5. Policyholder (in the form of electronic Identity Card (KTP) for Indonesian citizens and Passport for foreign citizens).
  6. Photocopy of the Identification document of the Premium Payor (Electronic Identity Card (KTP) for Indonesian citizens (adults), and Passport for foreign citizens (adults)).
  7. 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.  
Notification form for the account number and photocopy of the Policyholder's bank statement.
  8. Other documents (if necessary).
- **We reserve the right to request the Policyholder and/or Premium Payor to provide evidence of the Critical Illness/Condition or to request for a medical check-up of the Premium Payor performed by a Doctor appointed by Us, as long as the Premium Payor is still suffering from a Critical Illness/Condition.**

## Exclusions

We shall not pay each Insurance Benefit in this Rider if the critical illness/condition arises directly or indirectly due to the following events:

- a. Any Illness arising, directly or indirectly, due to (i) an intentional wound by the Premium Payor; or (ii) a suicide attempt by the Premium Payor, whether or not the Premium Payor is physically and mentally fit.
- b. Any illness caused directly or indirectly by AIDS (Acquired Immune Deficiency Syndrome), or illnesses related to AIDS (AIDS Related Complex/ARC), or HIV (Human Immunodeficiency Virus), unless expressly covered under this Policy; or
- c. Any congenital illness; or
- d. **Pre-Existing Conditions, which is any Illness, condition or wound existing, whether known or not, prior to the Policy Effective Date or the Basic Policy reinstatement date, whichever is later, that:**
  - The Premium Payor has consulted on, even when they have not received a diagnosis;
  - The Premium Payor has received a diagnosis for;
  - In general, a person should reasonably know of/would reasonably attempt to seek a Doctor's diagnosis, treatment, medication and/or therapy for (regardless of whether the Doctor's diagnosis, treatment, medication and/or therapy has been actually received;
  - Has been advised by a Doctor to seek medical treatment or medication for (regardless of whether the treatment has been actually received); and/or
  - The signs or symptoms of which have been experienced by the Premium Payor, whether the Premium Payor is aware of it or not.
- e. Being under the influence or involved in the use of narcotics or alcohol; or

- f. Symptoms related to critical illness occurring or on the date of diagnosis within 80 (eighty) days from the Policy Effective Date or the Basic Policy reinstatement date, whichever is later.

## Fees

No fees are charged to the customer.

## Simulation

Customer A, age 30 years old (Male), purchases the Allianz PASTI Basic Policy with Sum Assured of Rp1,000,000,000 with premium payment period of 15 years. Annual Premium payable by the customer is Rp33,100,000.

The customer may also sign up for the Payor CI77 Rider and must pay an additional Premium of Rp529,600.

That brings the Total Annual Premium payable by the customer to Rp33,629,600.

## Benefit Illustration



**Premium Payor:**  
Male, 35 years old.



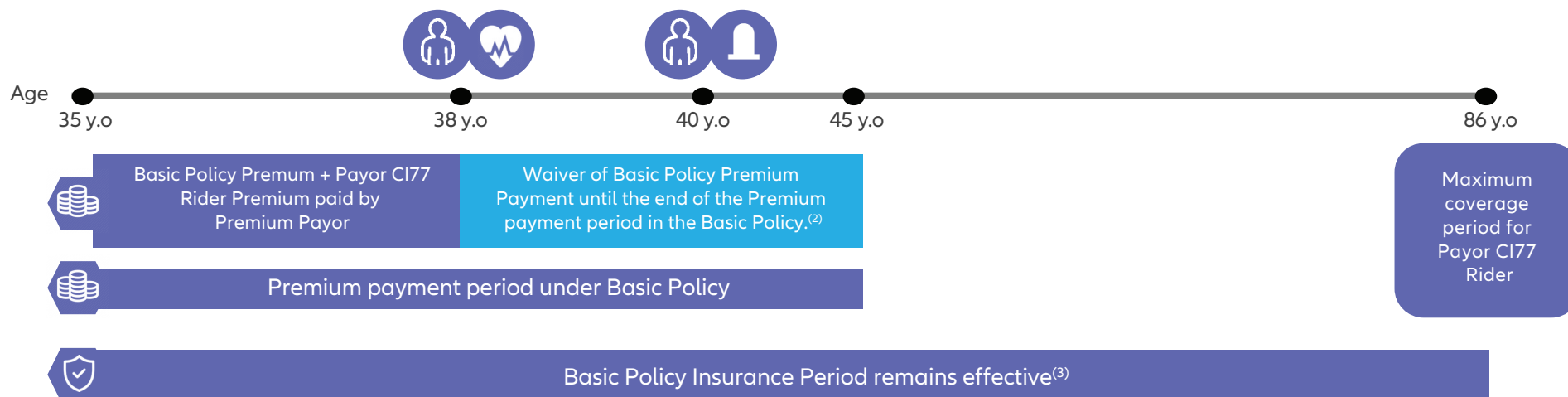
**Premium payment period under selected Basic Policy:**  
10 years

Waiver of Basic Policy Premium payment remains effective<sup>(1)</sup>

- (1) The Basic Policy Premium payment waiver shall be in effect after this claim is approved by Us, and shall commence from the next Premium Payment Due Date (after the claim approval date) until the End of Coverage Date, as stated in the Policy Data, regardless of whether the Premium Payor has passed away after the payment of this Insurance Benefit claim, unless the Basic Policy has terminated. The Premium Payor remains obligated to pay the Basic Policy Premium from time to time starting from the time of the initial diagnosis of a Critical Illness/Condition until the date of claim approval by the Insurer, in accordance with the provisions of this Rider Terms and Condition.
- (2) The Waiver of the Basic Policy Premium will terminate in alignment with the end of the Premium payment period under the Basic Policy, regardless of whether the Premium Payor passes away before the premium payment period ends.
- (3) During the Insurance Period, the Basic Policy remains effective according to the terms and conditions of the Basic Policy.

If the Premium Payor is diagnosed with one of the 77 Critical Illness

If the Premium Payor passes away



## 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

### Email:

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

### AllianzCare:

1500 136

### Website:

[www.allianz.co.id](http://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 hold the license from the Indonesian Life Insurance Association (Asosiasi Asuransi Jiwa Indonesia).
- This General Summary of Product and Service Information (RIPLAY) is not a part of the Basic Policy and/or Payor CI77 Rider and is not an insurance agreement between PT Asuransi Allianz Life Indonesia and You. You are fully bound by all provisions of the Basic Policy and/or Payor CI77 Rider.
- A comprehensive explanation of insurance coverage may be found in the Basic Policy and/or Payor CI77 Rider Terms and Conditions. The Payor CI77 Rider Terms and Conditions shall be subject to Exclusions, namely matters that are not covered under the Basic Policy and/or Payor CI77 Rider Terms and Conditions.
- Payor CI77 Rider product is an insurance product of PT Asuransi Allianz Life Indonesia. Therefore, PT Asuransi Allianz Life Indonesia is responsible for the contents of this Payor CI77 Rider.
- Premium paid includes commission for the Marketing Personnel.
- We shall inform You of any changes to the benefits, costs, risks, terms and conditions as specified in the Policy no later than 30 (thirty) working days prior to the validity of the 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](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.
- You must read and understand this General Summary of Product and Service Information (RIPLAY) before agreeing to purchase the product and you have the right to ask the Marketing Personnel about any matters related to this General RIPLAY.
- 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**.