

TPD ACCELERATED

This Total Permanent Disability Accelerated Rider (hereinafter referred to as "TPD Accelerated Rider") provides you with the TPD Accelerated Rider Sum Assured if the Insured suffers from Total Permanent Disability, in accordance with the TPD Accelerated 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 the TPD Accelerated Rider, We shall pay the Sum Assured if the Insured suffers from Total Permanent Disability.

Upon payment by Us of the TPD Accelerated Rider Sum Assured, Your Basic Policy Sum Assured shall automatically be deducted by the TPD Accelerated Rider Sum Assured amount, and Your Basic Policy will continue while you pay the Basic Policy premium.

What are the Risks associated with this product?

Exclusion Risk

This TPD Accelerated Rider shall not apply in the event of the exclusions specified for the TPD Accelerated Rider Terms and Conditions and Basic Policy.

Product Name

TPD Accelerated

Product Type

Unit-Linked PAYDI Individual Insurance Product

Insurer Name

PT Asuransi Allianz Life 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 TPD Accelerated Rider You are about to purchase. Please seek direct clarification from Our Marketing Personnel before deciding to purchase this TPD Accelerated Rider. "We/Our/Us" refers to PT Asuransi Allianz Life Indonesia. "You/Your" refers to the Prospective Policyholder.

Basic Policy means Your Unit-Linked Regular Premium Life Insurance Policy.



PT ASURANSI ALLIANZ LIFE INDONESIA

TPD ACCELERATED

Peace of mind in pursuing your dreams with protection for total permanent disability.

Summary of the Data

Including the characteristics and effective period of the product.

Entry Age

Insured entry age:
18 - 64 years old (nearest birthday)

Insurance Period

Insurance Period for TPD Accelerated Rider is until the age of 65.

Payment Period Cost of Insurance for Rider

Payment period for cost of insurance of rider is until the age of 65

Payment Method of Cost of Insurance for Rider

Payment scheme for cost of insurance of rider is the same as the payment period of Basic Policy premium

Cost of Insurance for TPD Accelerated Rider

Deducted from the investment units (reduction in the number of investment units in the investment account of the Basic Policy Premium) on a monthly basis.

Sum Assured for TPD Accelerated

- Minimum:
Rp8,000,000 / USD 800
- The maximum Sum Assured of the entirety of the TPD Accelerated Rider from Us for the same Insured shall be the amount of Sum Assured as stated in the Policy Data or Endorsement. Upon payment by Us of the TPD Accelerated Rider Sum Assured, Your Basic Policy Sum Assured shall automatically be deducted by the TPD Accelerated Rider Sum Assured amount.

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.

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 TPD Accelerated Rider Terms and Conditions. We reserve the right to reject your Basic Policy and/or TPD Accelerated 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 Regular Premium and Cost of Insurance for this TPD Accelerated Rider.

How to submit a TPD Accelerated Claim?

1. TPD Claim
 - a. TPD claim form along with complete original evidence must be submitted to Us no later than 210 (two hundred ten) days from the occurrence of the Total Permanent Disability.
 - b. The original evidence as referred to in point 1.a above includes:
 - Doctor's Statement letter from the attending Doctor specifying that the Insured has suffered from Total Permanent Disability;
 - X-ray images of the disabled body part;
 - Photocopy of Insured's valid identity card;
 - Official report/statement from the Police in the case of an Accident;
 - Other documents We consider necessary to support Your claim.
2. We shall be entitled to:
 - a. Reject the claim if the Insured is unable to provide the original evidence mentioned above to Us within the specified time limit;
 - b. To ask You to provide the evidence of Total Permanent Disability or to request for a medical examination of the Insured by a Doctor appointed by Us, as long as the Insured still suffers from Total Permanent Disability.
3. We shall deduct any amount owed by You, if any, under the Basic Policy or TPD Accelerated Rider Terms and Conditions or other Riders before paying Your claim.

Exclusions for TPD Accelerated Rider Terms and Conditions

We shall not make any payment for this TPD Accelerated 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-defence
- b. Self-inflicted wound or suicide or attempted suicide whether or not physically or mentally sound, or
- c. Criminal acts or attempted criminal acts or violations of law or attempted violations of law or resistance committed by the Insured during the arrest of any person (including the Insured) carried out by the authorities, or
- d. Criminal act committed intentionally by the Insured or the person designated as Beneficiary, or
- e. The Insured being 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, such as military personnel, police officers, airline crews or other high-risk occupations/professions, unless the risk premium has been paid, or
- g. 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
- h. Accidents resulting from mental illness, illnesses affecting the nervous system, being drunk (the Insured being under the influence of alcohol), the use of narcotics and/or illicit drugs, or

- i. Pre-existing illnesses suffered by the Insured prior to the effective date of this TPD Accelerated 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 TPD Accelerated Rider becoming effective.
- j. Abnormalities, illnesses and/or congenital disabilities, or
- k. Infection of HIV/AIDS virus and/or sexually transmitted diseases.

Cost of Insurance for TPD Accelerated Rider

Cost of Insurance for TPD Accelerated Rider is included in the Basic Policy Premium.

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

Website:
www.allianz.co.id

AllianzCare:
1500-136

Email:
ContactUs@allianz.co.id

Important Notes:

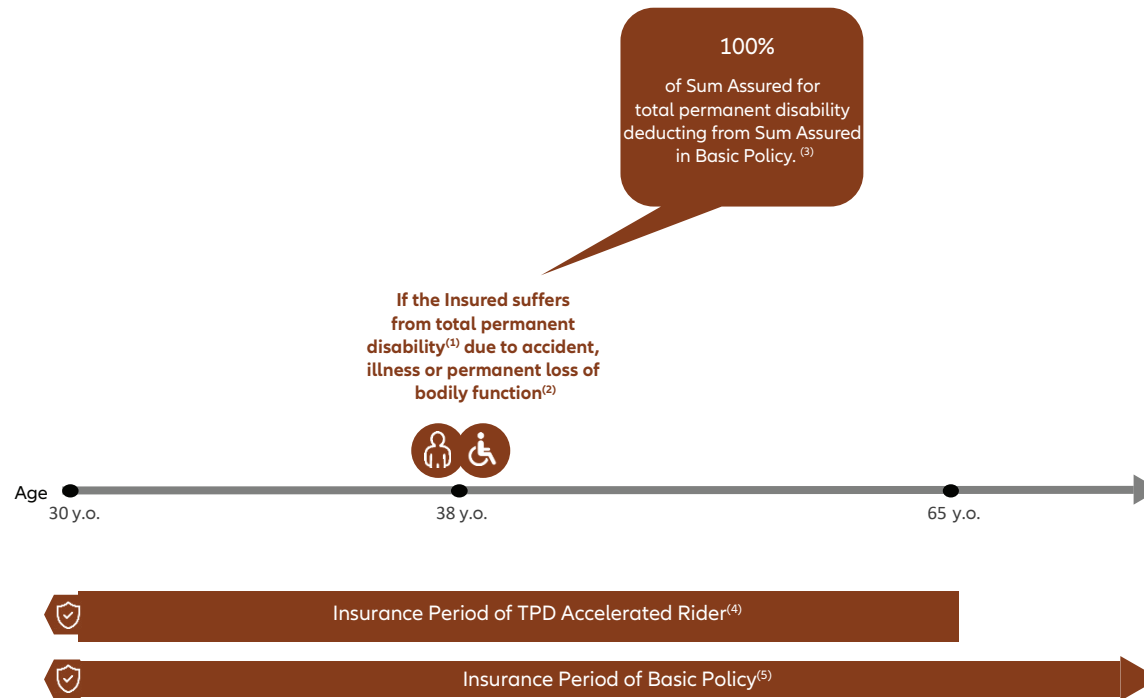
- PT Asuransi Allianz Life Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan), and its Marketing Personnels are licensed by the Indonesian Life Insurance Association (Asosiasi Asuransi Jiwa Indonesia).
- Complete explanation of the insurance coverage is available in the Basic Policy and/or the TPD Accelerated Rider Terms and Conditions. The Exclusions for this TPD Accelerated Rider regarding the issues not covered in the Basic Policy and/or the Policy for this TPD Accelerated Rider Terms and Conditions shall apply.
- Total Permanent Disability Accelerated is an insurance product issued by PT Asuransi Allianz Life Indonesia, and therefore PT Asuransi Allianz Life Indonesia is responsible for the contents of the Basic Policy and/or in accordance with the TPD Accelerated Rider Terms and Conditions.
- The Basic Policy Premium and cost of insurance for TPD Accelerated Rider paid include commission for the Marketing Personnel.
- We shall inform You of any changes in benefits, fees, risks, terms and conditions as set out in the Basic Policy and/or TPD Accelerated Rider Terms and Conditions no later than 30 (thirty) 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 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 TPD Accelerated Rider Terms and Conditions and is not an insurance agreement between PT Asuransi Allianz Life Indonesia and You. You are fully bound by all provisions of the TPD Accelerated 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



Kevin

Entry age: 30 years old as Insured, the same as the one in the Basic Policy of life insurance.



(1) Total Permanent Disability means the inability of the Insured to take part in any occupation to earn a living for more than 180 days as a result of an accident, illness or permanent loss of bodily function for the rest of the Insured's life.
 (2) Loss of bodily function means the total and permanent loss of the functions of body parts as specified in the TPD Accelerated Rider Terms and Conditions.
 (3) Upon payment by Us of the TPD Accelerated Rider Sum Assured, Basic Policy Sum Assured shall automatically be deducted by the TPD Accelerated Rider Sum Assured amount.

(4) Insurance Period of TPD Accelerated Rider ends once Allianz has received and approved as well as paid the TPD Accelerated Rider claim.
 (5) 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.