

PT Asuransi Allianz Life Syariah 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 the Participant is about to purchase. Please seek direct clarification from the Operator's marketing personnel before deciding to purchase this Rider.

"Operator" means PT Asuransi Allianz Life Syariah Indonesia. "Participant" means the prospective Participant.

**What are the Benefits Provided by This Product?**



**PRIMARY BENEFIT**

Early Stage	32 Condition	50% of Sum Assured Max. 4 Claims, @ Rp1.25 Bn
Intermediate Stage	13 Condition	100% of Sum Assured Max. 2 claims, @ Rp2.5 Bn
Advanced Stage	48 Condition	100% of Sum Assured Max. 1 claim, @ Rp5 Bn
Catastrophic CI	5 Condition	120% of Sum Assured



**RIDER**

Angioplasty	+10% of Sum Assured Max. Rp200 Million
Diabetes Complications	+20% of Sum Assured Max. Rp200 Million

**Sharia CI 100**

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

**Product Name**

Sharia CI 100

**Product Type**

Health Insurance Rider

**Insurer Name**

PT Asuransi Allianz Life Syariah Indonesia

**Marketing Channel**

Agency

Note: Sum Assured refers to Sharia 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
Early-Stage Prostate Cancer			
Early-Stage Thyroid Cancer			
Early-Stage Bladder Cancer			
Early-Stage Chronic Lymphocytic Leukaemia			
Early-Stage Melanoma			
Loss of function in one of the limbs	Loss of function in one limb and loss of sight in one eye	Paralysis	Total Quadriplegia due to Spinal Cord Injury
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 Disease	
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 kidney		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 Disease	
		Cardiomyopathy	
		Cerebral vascular aneurysm requiring surgery	
		Brachialis Plexus nerve root avulsion	

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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 Fasciitis	
		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 Party's Age (nearest birthday)

5-70 years old.

### Insurance Protection Age (nearest birthday)

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

### Currency

Rupiah.

### Contribution Payment Frequency

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

### Contribution Payment Period

Until the end of the Insurance.

### 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.

### Contribution

The Participant may contact the Participant's marketing personnel to find out the total Contribution that the Participant have to pay according to the selected Plan and benefit.

### Elimination Period

90 days as of Rider Effective Date.

Note:

- Not effective if the Participant's request to waive the elimination period relating to the rider the Participant selected has been approved by the Operator in writing (subject to the Policy terms and conditions) ("Additional Request").
- If the Additional Request has been approved by the Operator in writing, in the event of a claim during the elimination period (as specified further in the Policy):\* Insurance Benefit payable by the Operator will be less 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 the Operator.

## Risks

### Credit Risk

The risk associated with the Operator's ability to fulfil payment obligations to the Participant/Insured Party. The Operator continuously maintain performance to exceed the minimum capital adequacy in accordance with applicable regulations.

### Operational Risk

Risks related to the Operator's operational processes, including system applications, as well as external events that may affect the Operator's 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 the Operator's performance.

## How to Apply for the Participant's Policy?

- Complete and sign the Sharia Life Insurance Application Form (Sharia SPAJ) or Sharia Rider Application Form (Sharia SPAT) if the Participant has already purchased a life insurance Policy from PT Asuransi Allianz Life Syariah Indonesia.
- Sign a Personal Summary of Product and Service Information (RIPLAY).
- Provide photocopies of valid identification documents (KTP/KITAS/KIMS) and any other required documents of the prospective Participant and Insured Party.

If the Participant applies for an Additional Request to the Operator, the Participant, the prospective Insured Party, prospective Contribution Payor and/or prospective Spouse Contribution Payor (as applicable) must meet additional requirements as the Operator

may determine in accordance with the Operator's underwriting policy. The Operator shall be entitled to reject Additional Requests submitted if the Participant, the prospective Insured Party, prospective Contribution Payor and/or prospective Spouse Contribution Payor (as applicable) do not meet the Operator's underwriting policy requirements.

## What are the Participant's obligations as a Participant?

- The Participant must answer all questions on the Sharia SPAJ and/or Sharia SPAT completely and accurately. The Participant shall be fully responsible for the accuracy and completeness of the data provided to the Operator, as any errors or omissions in the requested data may result in the cancellation of the Rider. The Operator reserves the right to reject the Rider Coverage application if it does not meet the required criteria and regulations. The cancellation or termination will be effective on the date the Operator receives the cancellation request letter from the Participant or on the date stated in the Participant's cancellation request letter, whichever is later.
- The Participant 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). The Participant must also read and understand the Sharia SPAJ and/or Sharia SPAT and/or Personal Summary of Product and Service Information (RIPLAY) before signing it.
- The Participant must pay the Regular Contribution and this Rider Contribution on time.

## Is the Participant Allowed to Cancel the Policy?

The Participant may cancel this Policy or cancel the Insurance of a Party who is Insured under this Rider by submitting a written cancellation request to the Operator. The cancellation or termination will be effective on the date the Operator receives the cancellation request letter from the Participant or on the date stated in the Participant's cancellation request letter, whichever is later.

In such a case, the Operator will not refund the Contribution to the Participant.

## Exclusions

This Sharia CI 100 Rider shall not apply if the Insured Party 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 fit 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 Sharia 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 of 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 Sharia CI 100 Rider or the date of the reinstatement of the Policy, whichever is later.

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

## Simulation/Product Illustration



**Beni (Participant/Insured Party)**  
Entry age 40 years old, at purchase of **Sharia CI 100**

Sum Assured	Rider Cost of Insurance
<b>Rp900,000,000</b>	<b>Rp366,750 per month</b>

### 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 disease



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 disease 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 claim form and other documents to Allianz within 60 days of the date on which the diagnosis of a critical illness in Sharia CI 100 is established.
- Allianz shall pay eligible claims to the Insured Party 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 copy of the Policy.
- Critical Illness Claim Application Form.
- Original statement letter from the doctor who first made the diagnosis.
- Copy of the medical examination results carried out on the Insured.
- Form of Power of Attorney for Medical Records Disclosure.
- Notification Form for the Account Number and Photocopy of Bank Statement.
- Photocopies of the Insured Party's/Your valid identification.
- Documents and other evidence required.

### 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. 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 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, Complaint Resolution & Claim

If the Participant has any questions or complaints regarding the Operator's products and/or services, the Participant can communicate them through the Operator's Customer Center:

### Address:

**PT Asuransi Allianz Life Indonesia**  
Customer Lounge  
World Trade Centre 6, *Ground Floor*  
Jl. Jenderal Sudirman Kav. 29-31  
Jakarta Selatan 12920, Indonesia

### Corporate Number:

+6221 2926 8888

### AllianzCare Sharia:

1500 139

### Email:

ContactUs@allianz.co.id

### Website:

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

## Important Notes:

- PT Asuransi Allianz Life Syariah Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan), and its marketing personnels hold the license from the Indonesian Sharia Insurance Association (Asosiasi Asuransi Syariah Indonesia).
- This General Summary of Product and Service Information (RIPLAY) is not a part of the Sharia CI 100 Policy and is not an insurance agreement between PT Asuransi Allianz Life Syariah Indonesia and You. You are bound by all the terms stated in the Sharia 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.
- Sharia CI 100 is an insurance product from PT Asuransi Allianz Life Syariah Indonesia, and therefore PT Asuransi Allianz Life Syariah Indonesia is responsible for the contents of these Flexi CI Rider Terms and Conditions. The paid Contribution already includes *Tabarru'* contribution and Administration Ujrah, stamp duty (if any) and 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 Rider Terms and Conditions 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](http://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 meets Your needs, We recommend that You contact Your marketing personnel.
- Sharia 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.