

SHARIA TOTAL PERMANENT DISABILITY ACCELERATED (TPD ACCELERATED)

This Sharia Total Permanent Disability Accelerated Rider (hereinafter referred to as "Sharia TPD Accelerated Rider") provides You with the Sharia TPD Accelerated Rider Sum Assured if the Insured Party suffers from Total Permanent Disability, subject to the Sharia TPD Accelerated Rider Terms and Conditions and Your Basic Policy.

What are the Benefits provided by this product?

During the validity of Your Basic Policy and the Sharia TPD Accelerated Rider, We shall pay the Sum Assured in the event the Insured Party suffers a Total Permanent Disability.

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

What are the Risks associated with this product?

Exclusion Risk

This Sharia TPD Accelerated Rider shall not apply to the exclusions specified for the Sharia TPD Accelerated Rider Terms and Conditions and Basic Policy.

Product Name

Sharia Total Permanent Disability Accelerated (TPD Accelerated)

Product Type

Unit-Linked PAYDI Individual Insurance

Product

Operator Name

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

Basic Policy means Your Unit-Linked Regular Contribution Sharia Life Insurance Policy.



PT ASURANSI ALLIANZ LIFE SYARIAH INDONESIA

SHARIA TOTAL PERMANENT DISABILITY ACCELERATED (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

Entry Age of the Insured Party:
18 - 64 years old (nearest birthday)

Insurance Period

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

Contribution Payment Period

Payment period for Rider Contribution is until the age of 65.

Contribution Payment Method

Payment scheme for Rider Contribution is the same as the payment period of the Basic Policy protection.

Cost of Insurance for Sharia Total Permanent Disability Accelerated (TPD Accelerated) Rider

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

Sum Assured for Sharia Total Permanent Disability Accelerated (TPD Accelerated)

- Minimum:
Rp8.000.000 / USD 800
- The maximum Sum Assured of the entirety of the Sharia TPD Accelerated Rider covered by Us for the same Insured Party shall be the amount of Sum Assured as stated in the Policy Data or Endorsement.

Upon payment by Us of the Sharia TPD Accelerated Rider Sum Assured, Your Basic Policy Sum Assured shall automatically be deducted by the Sharia TPD Accelerated Rider Sum Assured amount.

How to Apply for Your Policy?

1. Complete and sign the Sharia Life Insurance Application Form (Sharia 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 Party.

What are your obligations as a Participant?

1. You must answer all questions on the Sharia Life Insurance Application Form (Sharia 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 the Sharia Life Insurance Application Form (Sharia SPAJ) for these Sharia TPD Accelerated Rider Terms and Conditions. We reserve the right to reject your Basic Policy and/or Sharia TPD Accelerated Rider application if it does not meet the required criteria and regulations.
2. You must read and understand the Sharia Life Insurance Application Form (Sharia 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 Contribution and Insurance *Ujrah* for this Sharia TPD Accelerated Rider.

How to submit a Sharia Total Permanent Disability Accelerated (TPD Accelerated) Claim

1. Sharia TPD Accelerated Claim
 - a. Sharia TPD Accelerated 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 Party has suffered from Total Permanent Disability;
 - X-ray images of the disabled body part;
 - Photocopies of the valid identification card of the Insured Party.
 - 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 Party 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 check-up of the Insured Party by a Doctor appointed by Us, as long as the Insured Party still suffers from Total Permanent Disability.
3. We shall deduct any amount owed by You, if any, under the Basic Policy or Sharia TPD Accelerated Rider Terms and Conditions or other Riders before paying Your claim.

Exclusions for Sharia Total Permanent Disability Accelerated (TPD Accelerated)

We shall not make any payment for this Sharia 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 and mentally fit, or
- c. Criminal acts or attempted criminal acts or violations of law or attempted violations of law or resistance committed by the Insured Party during the arrest of any person (including the Insured Party) carried out by the authorities, or
- d. Criminal act committed intentionally by the Insured Party or the person designated as Beneficiary, or
- e. You are involved 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 Party, such as military personnel, police officers, airline crews or other high-risk occupations/professions, unless the risk contribution has been paid, or
- g. Dangerous sports or hobbies of the Insured Party, 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 contribution has been paid, or
- h. Accidents resulting from mental illness, illnesses affecting the nervous system, being drunk (the Insured Party being under the influence of alcohol), the use of narcotics and/or illicit drugs, or

- i. Pre-existing illnesses suffered by the Insured Party prior to the effective date of this Sharia 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 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 Sharia Total Permanent Disability Accelerated (TPD Accelerated) Rider

Cost of Insurance for Sharia Total Permanent Disability Accelerated (TPD Accelerated) Rider is included in the Basic Policy Contribution.

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 Syariah 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 Syariah:
1500-139

Website:
www.allianz.co.id

Email:
allianzcaresyariah@allianz.co.id

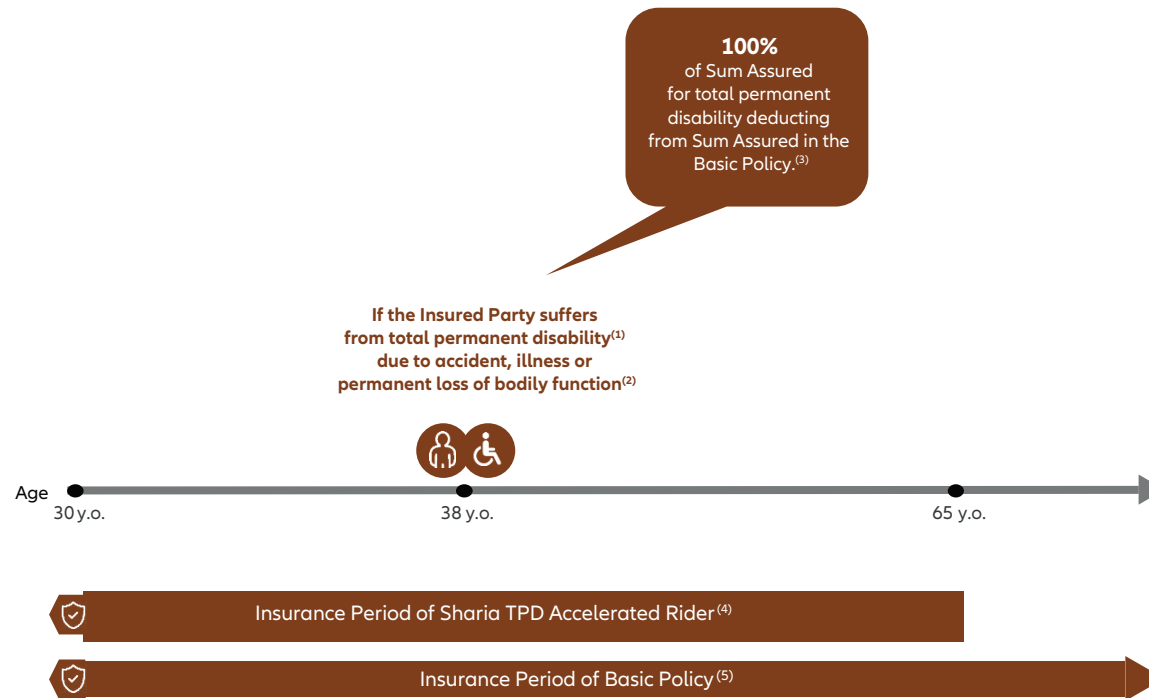
Important Notes:

- 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).
- Complete explanation of the insurance protection is available in the Basic Policy and/or the Sharia Total Permanent Disability Accelerated (TPD Accelerated) Rider Terms and Conditions. The Exclusions for this Sharia Total Permanent Disability Accelerated (TPD Accelerated) Rider shall be applied, namely the issues that not covered in the Basic Policy and/or the Policy for these Sharia Total Permanent Disability Accelerated (TPD Accelerated) Rider Terms and Conditions.
- Sharia Total Permanent Disability Accelerated is an insurance product issued by PT Asuransi Allianz Life Syariah Indonesia, and therefore PT Asuransi Allianz Life Syariah Indonesia is responsible for the contents of the Basic Policy and/or in accordance with the Sharia Total Permanent Disability Accelerated (TPD Accelerated) Rider Terms and Conditions.
- The Basic Policy Contribution and the cost of insurance of Sharia Total Permanent Disability Accelerated (TPD Accelerated) Rider paid includes commission for the Marketing Personnel.
- We shall inform You of any changes in benefits, Ujrah, risks, terms and conditions as set out in the Basic Policy and/or Sharia Total Permanent Disability Accelerated (TPD Accelerated) Rider Terms and Conditions no later than 30 (thirty) business days before the effective date of such changes in benefits, Ujrah, 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 Sharia Total Permanent Disability Accelerated (TPD Accelerated) Rider Terms and Conditions and is not an insurance agreement between PT Asuransi Allianz Life Syariah Indonesia and You. You are fully bound by all provisions of the Sharia Total Permanent Disability Accelerated (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 the same Insured Party as
the one in the life insurance Basic Policy.



- (1) Total Permanent Disability means the inability of the Insured Party to take part in any occupation to earn a living income for more than 180 days as a result of an accident, illness or permanent loss of bodily function for the rest of their life.
- (2) Loss of bodily function means the total and permanent loss of the functions of body parts as specified in the Sharia TPD Accelerated Rider Terms and Conditions.
- (3) Upon payment by Us of the Sharia TPD Accelerated Rider Sum Assured, the Basic Policy Sum Assured shall automatically be deducted by the Sharia TPD Accelerated Rider Sum Assured amount.
- (4) Insurance Period of Sharia TPD Accelerated Rider ends once Allianz has received and approved as well as paid the Sharia 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.