

(Please read this Product Disclosure Sheet before you decide to take up BIMA Life. Be sure to also read the general terms and conditions.)

Insurer : Allianz Life Insurance Malaysia Berhad
Policy : BIMA Life
Group Policy Owner : Milvik Malaysia Sdn Bhd (BIMA)
Insured Person : The person insured under this Policy

1) What is this product about?

This is a monthly insurance product that offers insurance protection upon death. It pays a lump sum amount upon death of the Insured Person during the term of the policy. Subscription will be renewed automatically.

This policy is available to Celcom subscribers aged at least eighteen (18) years old and not exceeding fifty (50) years old (based on age nearest birthday).

This product is underwritten by Allianz Life Insurance Malaysia Bhd (104248-X) (licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia). Allianz Life Insurance Malaysia Bhd has appointed BIMA as its sole agent to administer the product, including subscription, cancellation and management of claims and customer service.

2) What are the plans/benefits and how much do I have to pay?

There are 4 plans available. The premium that you have to pay shall depend on the plan chosen.

	BIMA 5	BIMA 10	BIMA 15	BIMA 25
Death benefit	RM20,000	RM40,000	RM60,000	RM100,000
Premium per month (excl tax)	RM5.00	RM10.00	RM15.00	RM25.00
Premium per month (incl tax*)	RM5.30	RM10.60	RM15.90	RM26.50

*6% service tax included

The above table shows the benefit provided payment of full premium. If only a part of the premium is paid in a month, the benefit for the following month will be in proportion to the share of premium paid.

Example – partial premium paid

You have BIMA 5, you are deducted RM2.50 + tax (50% of the premium). This will provide you with insurance coverage of RM10,000 (50% of the death benefit) in the following month.

Your premium is not guaranteed, and we reserve the right to revise the premium. We will notify you of any changes to the premium by giving you at least thirty (30) days notice.

3) How is payment collected?

For postpaid subscribers, payment will be collected monthly and reflected on your monthly postpaid bill.

For prepaid subscribers, payment will be deducted from your airtime balance in accordance with your plan selected at the point of registration. You can select a daily, weekly or monthly plan, and the number of deductions each month will be as follows:

	Daily	Weekly	Monthly
Number of deductions each month	20	4	1

4) What are the fees and charges I have to pay?

Your monthly premium includes commission/service fees of 49% which are included in the total premium.

5) What are some of the key terms and conditions that I should be aware of?

- **Importance of disclosure** – You must disclose all material facts as required during enrolment.
- **Eligibility** – This policy is available to active Celcom subscribers aged at least eighteen (18) years old and not exceeding fifty (50) years old (based on age nearest birthday).
- **Commencement** – Your monthly insurance cover starts from the first day of the month following the month in which you pay for your subscription.
- **Health declaration** – You will be asked to complete a simple health declaration at the point of registration.
- **Free-look period** – You may cancel your policy by contacting BIMA within fifteen (15) days or otherwise specified by Bank Negara Malaysia, from the date of receipt of this policy. The Premiums that you have paid will be refunded to you.
- **Exclusions** – Not applicable.

Note: This list is non-exhaustive. Please refer to Policy contract available at www.bima.com.my for the complete terms and conditions of this plan.

6) When will my Policy start?

Your monthly insurance cover starts from the first day of the month following the month in which you registered and paid for your subscription. Each month's payment will earn you insurance cover for the following month.

For example, if you registered on the 10th January and your first payment was made on the 11th January, your insurance cover would commence on 1st February. Payment in February would then cover you in March.

7) Can I cancel my Policy?

You may cancel your policy by calling BIMA at 03 20225555, by SMS text (send OFF to 29999) or via the Celcom USSD menu (365*7*8#) and confirming that you wish to cancel. Once a cancellation is initiated, payment collection will stop immediately and cover will be calculated on pro-rata basis for next month.

There is no cash surrender value upon cancellation of this policy. If you cancel your policy outside of the free-look period (question 5), you will not receive any refund of premium paid.

8) What do I need to do if there are changes to my contact details?

It is important that you inform BIMA of any change in your contact details (including that of your beneficiary and/or trustee) to ensure that all correspondences reach you or your beneficiary/trustee in a timely manner. You may contact BIMA over the channels listed in question 11.

9) How do I make a claim?

You should notify BIMA as soon as possible by contacting the BIMA over the channels listed in question 11.

The claim should be submitted to BIMA together with supporting documents within one hundred and eighty (180) days from the death of the Insured Person. Required supporting documents including claimant's NRIC or passport and death certificate may be submitted via digital channels.

10) Do I need to nominate a beneficiary?

It is advisable to appoint at least one beneficiary and keep the beneficiary informed of the appointment in order to facilitate the payment of claims payable upon death of the Insured Person. Failure to nominate may delay the payment of claims in the event of death of the Insured Person. Beneficiarie(s) may be appointed by providing the required details to BIMA.

See the Policy available at www.bima.com.my for information on how to nominate a beneficiary and who may be eligible to claim if no beneficiary is nominated.

11) Where can I get further information?

Please see the BIMA website at www.bima.com.my. If you have any enquiries, please contact BIMA at:

Hotline & WhatsApp : 03-20225555
Website : www.bima.com.my
Email : info@bima.com.my
Facebook Messenger : www.facebook.com/BIMA.Msia/

Should you require additional information, please refer to the relevant insurance info booklet available at all our branches or you can visit www.insuranceinfo.com.my.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

Other Important Notice:

1. You should satisfy yourself that this plan would best serve your needs and that the premium payable under this policy is affordable.
2. It is advisable for you to nominate a beneficiary for your Policy and ensure the beneficiary is aware of the Policy that you have purchased. Failure to make a nomination will cause a delay in paying the Policy moneys to your beneficiary.
3. Insurance protection shall only be provided effective from the 1st day of the month after you have registered for the Policy and paid part of the premium.
4. This Product Disclosure Sheet is not a contract of Insurance. The descriptions of the available coverage are only a brief summary for quick and easy reference. The precise Terms & Conditions that apply are stated in the Policy.
5. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

This information provided in this Product Disclosure Sheet is valid as at the issue date of this Policy.

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