



## ALLIANZ CANCER PROTECT

### FREQUENTLY ASKED QUESTIONS (FAQ)



#### Q1: Can I Purchase Allianz Cancer Protect If I Am Not A Singaporean?

Yes you can, as long as you hold a valid Singapore identification document such as a Singapore NRIC, Employment Pass, Work Permit, Long Term Visit Pass, Student Pass, Dependent's Pass or other recognised work pass entitling the holder to remain in Singapore.

#### Q2: What Are The Age Limits For Allianz Cancer Protect?

You must be between 18 and 65 years old (both dates inclusive) on the first effective date of the Policy, or up to 79 years old for renewal policies. For your children, they must be between 30 days and 18 years old and this can go up to 24 years old if they are registered as full time students at an Educational Institution.

#### Q3: Can I Purchase Allianz Cancer Protect For My Family?

Yes, you can purchase a policy for your legally married spouse and children. However, purchases for your parents, parents-in-law and siblings are not permitted.

#### Q4: Am I Required To Have A Medical Examination?

No medical examination is required. However, you will need to answer 2 to 3 underwriting questions at point of application for Allianz to determine if the application can be accepted.

#### Q5: If I Have Claimed From Another Critical Illness (Or Cancer) Insurance Plan Issued By Another Insurance Company, Would My Claim Of Allianz Cancer Protect Be Affected?

No, claims received from other insurance companies will not affect the benefit payable you can receive from Allianz Cancer Protect.

#### Q6: Can I Purchase More Than One Cancer Policy From Allianz?

No, Allianz will only permit one policy per insured person.

#### Q7: Can I Cancel The Policy? Will There Be Any Refund Of Premiums?

Yes, you can cancel the policy at any time by informing Allianz at [CustomerService@allianz.com.sg](mailto:CustomerService@allianz.com.sg) or **1800 222 1818** or **+65 6222 1919** with your full name, NRIC and policy details.

If the policy is cancelled within the Free Look period of 14 days from the Policyholder receives the Policy document, you can cancel the policy and any premium and GST paid will be refunded in full, so long as no claim has been made.

However, if you cancel the policy after the 14-days Free Look period, where the policy premium is paid on a monthly basis, your monthly premium will not be refunded. Where the policy premium is paid on an annual basis, your refund will be the pro-rata premium for the unexpired period, subject to no claims being made.

#### Q8: Are There Exclusions In The Policy?

No benefit shall be payable under this policy if the Insured Person does not survive for 14 days following the Date of Diagnosis of Major Cancer or Non-Invasive Cancer.

Major Cancer or Non-Invasive Cancer, of which signs or symptoms or any medical advice or treatment received, in the opinion Allianz, first occurred within the first ninety (90) days from the First Effective Date are not covered by this policy.

Pre-existing medical conditions are not covered by this plan.

Allianz strongly recommend that you read the full list of exclusions and all terms and conditions when you receive your policy contract.

#### Q9: How Many Times Can I Claim For Non-invasive Cancer Benefit?

You can only claim for this benefit once. Once the claim is made and accepted, no further Non-Invasive Cancer Benefit shall be paid, whether during the current or preceding Period of Insurance.

**Q10: Will A Claim Reduce The Benefit Limit Of The Plan?**

If you claim from the Non-Invasive Cancer Benefit, Allianz will pay out the benefit and the benefit under Major Cancer will be reduced. If you claim from the Major Cancer Benefit, Allianz will pay out the lump sum benefit (less any amount paid out for Non-Invasive Benefit) and the monthly income benefit up to 12 months and thereafter the policy will be terminated.

**Q11: Is There A Waiting Period For The Major And Non-invasive Cancer Benefit?**

Yes, there is a waiting period of 90 days from the effective date of the policy.

**Q12: Will The Premiums Increase With Age?**

Yes, the premiums for Allianz Cancer Protect will increase when you enter a different age band at renewal.

**Q13: How Do I Make A Claim?**

You can contact us at [Claims@allianz.com.sg](mailto:Claims@allianz.com.sg) or **1800 222 1818** or **+65 6222 1919** as soon as possible and complete a Claim form and other required forms (if necessary) and submit along with supporting documents as proof of claim to assist the process.

**Q14: Once The Application Has Been Completed, What Happens Next?**

After the premium has been received, a confirmation email with the Welcome Letter, Policy Schedule, Product Factsheet, Policy Wording and Tax Invoice (if premium is paid yearly) will be sent to you within 3 business days.

**Q15: What If I Want To Change Some Of The Personal Information In The Policy?**

If you wish to amend any policy details, you must let us know at **1800 222 1818** or **+65 6222 1919** for more details. Such amendment becomes effective after it has been confirmed and recorded by Allianz with issuance of endorsement.

**ALLIANZ INSURANCE SINGAPORE PTE. LTD.**  
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(excluding Public Holidays)  
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