

PRODUCT SUMMARY

ALLIANZ CANCER PROTECT

This Product Summary is a simplified description of the key product features for general information. The full terms and conditions and benefit payable can be found in the Policy Wording and Policy schedule.

PRODUCT KEY COVERAGE HIGHLIGHT



Comprehensive Coverage

upon diagnosis of cancer that is not limited to any specific hospital or treatment type.



Simplified Underwriting

with 2 to 3 underwriting questions at point of application.



Monthly Income Benefit

up to \$5,000¹ monthly for 12 months to supplement your income while you focus on your recovery.



Protection For The Whole Family

including infants (from the age of 30 days) and children.



Affordable Premiums

from as low as \$0.18² per day.



No need for Medical Check-up

prior to the start of the coverage.

1. PREMIUM RATES TABLE

The premium rates for this plan are as set out below. Please note that the premium rates are not guaranteed and may be reviewed from time to time depending on our claims experience. Premiums payable for this coverage may change when the Insured Person reaches the next age band at policy renewal.

Annual Premium (SGD)	Silver		Gold		Platinum	
	Male	Female	Male	Female	Male	Female
Age						
0 to 5	\$55.01	\$44.00	\$84.34	\$67.23	\$113.69	\$90.46
6 to 15	\$55.01	\$64.79	\$84.34	\$100.24	\$113.69	\$135.69
16 to 20	\$81.90	\$86.80	\$125.91	\$133.24	\$169.92	\$180.92
21 to 25	\$100.24	\$151.59	\$154.03	\$233.49	\$209.04	\$315.39
26 to 30	\$139.36	\$209.04	\$215.14	\$321.50	\$290.94	\$433.96
31 to 35	\$162.58	\$231.04	\$251.82	\$355.73	\$339.84	\$480.42
36 to 40	\$212.70	\$388.74	\$327.61	\$598.99	\$442.52	\$810.47
41 to 45	\$267.71	\$432.74	\$411.95	\$666.22	\$557.43	\$899.71
46 to 50	\$411.95	\$504.87	\$634.45	\$778.69	\$858.15	\$1,052.51
51 to 55	\$534.20	\$594.10	\$825.14	\$916.82	\$1,114.85	\$1,238.32

Annual Premium (SGD)	Silver		Gold		Platinum		
	Age	Male	Female	Male	Female	Male	Female
56 to 60		\$927.82	\$822.70	\$1,431.46	\$1,268.88	\$1,936.33	\$1,713.85
61 to 65		\$1,284.77	\$998.72	\$1,982.79	\$1,540.26	\$2,680.79	\$2,081.80
*66 to 70		\$1,996.23	\$1,246.88	\$3,080.53	\$1,922.88	\$4,166.05	\$2,598.89
*71 to 75		\$2,485.20	\$1,295.78	\$3,835.98	\$1,996.23	\$5,186.77	\$2,697.90
*76 to 79		\$2,869.04	\$1,551.27	\$4,428.87	\$2,391.07	\$5,988.69	\$3,232.10

* For renewal only. Premium rates are inclusive of 9% GST.

* Kindly allow for a small premium variation due to rounding differences.

Monthhly Premium (SGD)	Silver		Gold		Platinum		
	Age	Male	Female	Male	Female	Male	Female
0 to 5		\$4.59	\$3.66	\$7.03	\$5.60	\$9.47	\$7.54
6 to 15		\$4.59	\$5.40	\$7.03	\$8.35	\$9.47	\$11.30
16 to 20		\$6.82	\$7.24	\$10.50	\$11.11	\$14.16	\$15.07
21 to 25		\$8.35	\$12.63	\$12.84	\$19.46	\$17.42	\$26.28
26 to 30		\$11.61	\$17.42	\$17.93	\$26.79	\$24.24	\$36.17
31 to 35		\$13.55	\$19.25	\$20.98	\$29.65	\$28.32	\$40.04
36 to 40		\$17.72	\$32.39	\$27.30	\$49.91	\$36.87	\$67.54
41 to 45		\$22.31	\$36.06	\$34.34	\$55.51	\$46.46	\$74.98
46 to 50		\$34.34	\$42.07	\$52.88	\$64.89	\$71.51	\$87.71
51 to 55		\$44.52	\$49.51	\$68.76	\$76.40	\$92.90	\$103.19
56 to 60		\$77.31	\$68.56	\$119.29	\$105.74	\$161.36	\$142.82
61 to 65		\$107.06	\$83.23	\$165.23	\$128.36	\$223.40	\$173.48
*66 to 70		\$166.36	\$103.91	\$256.71	\$160.24	\$347.18	\$216.57
*71 to 75		\$207.10	\$107.99	\$319.66	\$166.36	\$432.23	\$224.82
*76 to 79		\$239.09	\$129.27	\$369.07	\$199.25	\$499.06	\$269.34

* For renewal only. Premium rates are inclusive of 9% GST.

* Kindly allow for a small premium variation due to rounding differences.

Distribution costs, charges & expenses have already been allowed for in calculating the premium and they can be made available upon your request.

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2. PRODUCT INFORMATION

This is a cancer plan that helps to reduce the financial burden on the family when the Insured Person is diagnosed with cancer during the policy period. We will pay for the amount depending on the conditions and maximum benefit limits of the Insured Person's chosen plan as set out in the Benefit Schedule below.

This Policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this Policy.

2.1 BENEFIT SCHEDULE

ALLIANZ CANCER PROTECT	Benefit Limit (SGD)		
	Silver	Gold	Platinum
Coverage			
Major Cancer Benefit	\$50,000	\$75,000	\$100,000
Non-Invasive Cancer Benefit	\$10,000	\$15,000	\$20,000
Monthly Income Benefit	\$1,500/month	\$2,500/month	\$3,500/month

Please refer to the Policy Conditions on details of policy coverage

3. KEY PRODUCT PROVISIONS

The following are some key provisions found in the Policy Wording. This is only a brief summary and you are advised to refer to the actual terms and conditions in the Policy Wording.

3.1 ELIGIBILITY

The Insured Person must be:

- Holding 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 thereof to remain, or enter and remain, in Singapore; and
- For an Adult, between eighteen (18) and sixty-five (65) years old (both ages inclusive) on the first effective date of the Policy, or up to seventy-nine (79) years old for renewal policies; or for a Child, between thirty (30) days and eighteen (18) years old or twenty-four (24) years old for those registered as full-time students at an Educational Institution.

Age(s) referred to in this Policy shall be in reference to the age of the Insured Person(s) as at the last birthday.

3.2 AUTOMATIC RENEWABILITY

This is a yearly renewable plan and the policy term is one (1) year. At the end of one (1) year policy term, this Policy will be renewed automatically for another one (1) year on the expiry date before renewal, so long as the following conditions are met:

- this Policy is in force on the expiry date before the renewal; and
- the Insured Person has not reached age eighty (80) at the renewal date.

Upon renewal, we will collect the premium using the last recurring payment arrangement chosen by you and have the right to adjust the amount of premium payable under this Policy.

As this is a short-term accident and health policy, we are not required to renew this policy. We may terminate this policy by giving you seven (7) days' notice in writing.

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3.3 NON-GUARANTEED PREMIUMS

Premium rates are not guaranteed and we reserve the rights to adjust the renewal premium. We will give 30 days' notice before the new premiums are charged.

3.4 EXCLUSIONS

We will not pay any benefits arising directly or indirectly from:

- a. any self-inflicted injury, provoked assault or attempt at suicide, whether sane or insane; or
- b. the influence of any narcotic, alcohol, gas or fumes, voluntarily taken, administered, absorbed or inhaled or drugs not prescribed by a Medical Practitioner; or
- c. infection from any Human Immunodeficiency Virus (HIV)
- d. Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition unless the infection arose in accordance with the definition of HIV due to Blood Transfusion, Assault, Organ Transplant & Occupational Acquired HIV; or
- e. Pre-existing Condition.

3.5 WAITING PERIOD

We will not pay any benefit if the Insured Person is diagnosed with Major Cancer or Non-Invasive Cancer within the first ninety (90) days from the policy effective.

3.6 SURVIVAL PERIOD

We will not pay any benefit if the Insured Person dies within fourteen (14) days from the diagnosis of Major Cancer or Non-Invasive Cancer.

3.7 FREE-LOOK PERIOD

You have fourteen (14) days from the receipt of the Policy to evaluate if your plan meets your needs. If you decide to cancel this Policy and no claim is made, we will refund the premiums paid without interest.

3.8 TERMINATION

The Policy will end upon one of these events:

- a. when the Policy is not renewed due to non-payment of premiums; or
- b. when the Policy is cancelled by you or us.

3.9 CANCELLATION CLAUSE

For policy cancellation, we will not refund any premium if a claim has been made under this Policy. We reserve the right to terminate coverage at any time by giving seven (7) days' notice in writing to the Insured Person and return the pro rata premiums paid.

3.10 POLICY OWNERS' PROTECTION SCHEME

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your Policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact the Company or visit the GIA or SDIC websites (gia.org.sg or www.sdic.org.sg)