



Digital by Default (e-Policy and e-Notices)

Frequently Asked Questions

- **What does it mean to be digital by default?**

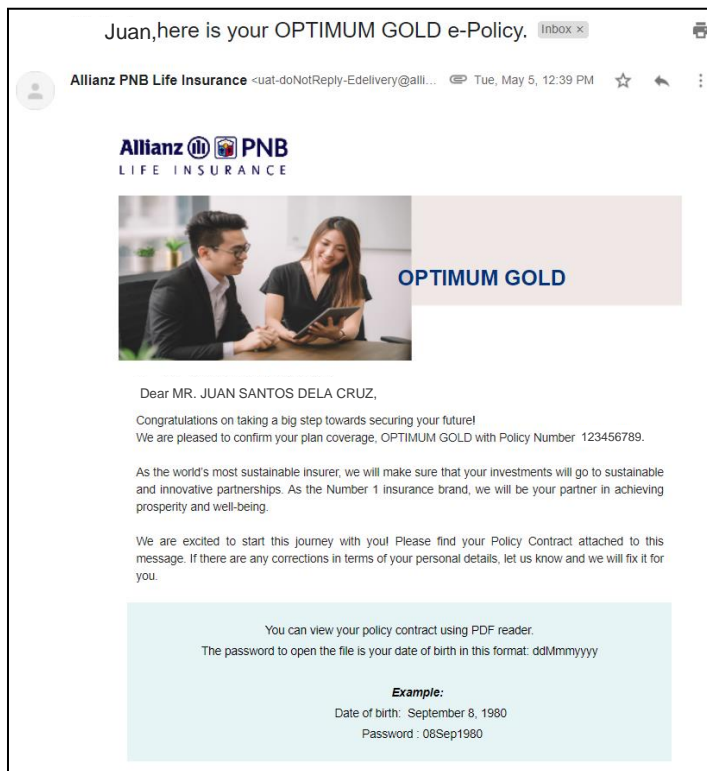
In the declarations portion of the application form, it states that the client agrees to receive his policy and notices in digital format.

I understand that my policy, including any endorsements, riders and other related documents (Policy), will be sent to me in electronic format. I also understand that Allianz PNB Life Insurance, Inc. shall communicate with me primarily via electronic channels, i.e. email, SMS, and mobile and web applications. This includes Premium Reminders, Renewal Notices, Reinstatement Notices, and other related documents. If I need a copy of my Policy, notices and other correspondence in paper form, I will contact Allianz PNB Life Insurance, Inc. by sending an e-mail to info@allianzpnblife.ph.

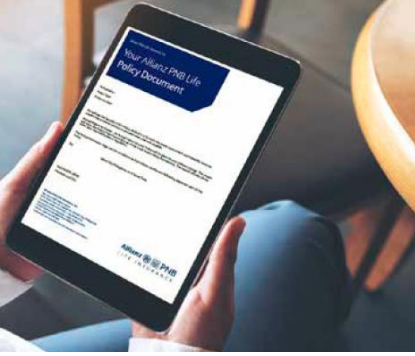
- **What is e-Policy?**

E-Policy is a policy contract in digital format which shall be sent to the Policyowner's registered e-mail address. It is a sustainable and convenient way of receiving policy contract.

E-policy can be saved in the Policyowner's personal media storage and can be retrieved anytime. It is a valid and legal document.



Allianz PNB Life Insurance, Inc.



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- **Who can receive e-Policy?**

All policyowners with valid e-mail addresses shall receive a digital copy of their policy contract.

Policyowners shall receive an SMS to his/her registered mobile number notifying successful sending of policy contract via e-mail.

- **As an Intermediary, how would I know if the e-Policy has been successfully emailed to the Policyowner?**

Intermediaries shall receive a daily report via e-mail reflecting all clients who received their e-policies.

- **How soon can the Policyowner receive his/her e-policy contract?**

E-policy shall be released one (1) day after the issue date. Kindly expect receipt of e-mail by evening or after 8PM.

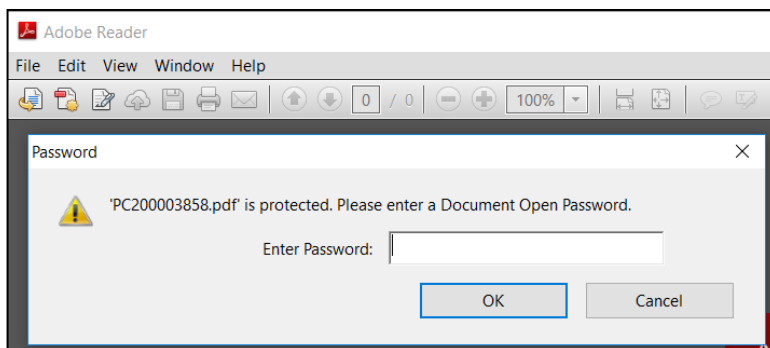
- **When will the cooling off period start?**

Cooling off period will start after successful sending of e-policy via email. Clients will receive an SMS informing them of successful sending of e-policy.

- **How can the Policyowner open his/her e-policy?**

E-policy shall be in PDF format. To open the file, the Policyowner should have a PDF reader. The file is password protected. To view the contents, the Policyowner should enter his/her birthday in the format *ddMonyyyy* as password.

Example: If the client's birthday is December 2, 1985, the password is **02Dec1985**.





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- **The Policyowner can no longer access his old e-mail address. Can you send a copy of his e-policy to his new e-mail address?**

Yes, the policyowner can call (02) 8818-4357 (HELP) to e-mail info@allianzpnblife.ph to request for an update of his email address on file. Once changed, we can re-send a copy of his e-Policy.

- **What if the client declares that he did not receive the E-Policy (even after checking spam/junk mail), how can he request for it to be re-sent?**

In case of bounced e-mails, Operations Support will send an SMS notification to the intermediary and Policyowner to inform them of unsuccessful sending of e-Policy. The policyowner can call (02) 8818-4357 (HELP) or e-mail info@allianzpnblife.ph to request for e-mail address correction and resending.

Authorized representatives are allowed to request for resending of e-Policy. The request should be sent to Customer Service.

Note: An authorized representative is the person indicated in the Policyowner's Letter of Authorization to receive the policy contract.

- **How can the client request for a printed policy contract?**

Policyowners can request for a paper copy of the policy by calling 8818-4357 (HELP) or sending an e-mail request to info@allianzpnblife.ph.

- **Can I request for a printed policy contract on behalf of my client?**

Only policyowners can request for a printed policy contract.

- **Is e-Policy available in Allianz Touch?**

E-Policy is not yet available in Allianz Touch. An advisory shall be released once this feature is available.

- **For clients with digital consent (e-policy only), what is the process for surrendered policies?**

There will be no need to print the e-policy. The Policyowner can inform the processor that contract was sent via e-mail.

- **If the client updates her policy information(ex: Beneficiary, etc.), will we automatically send a new copy of his e-Policy?**

No. Changes in policy and client information fall under endorsements.