ZURICH

Multi-Product Discount

Terms & Conditions

The Multi-Product Discount (or "Discount") is a discount provided to Our existing individual policy/certificate holders when they purchase/subscribe to and/or renew multiple personal lines insurance/takaful product(s) with us.

This **Multi-Product Discount Terms & Conditions** stipulate the requirements and eligibility criteria to be entitled for the Multi-Product Discount.

1. **Eligibility**
   You will be entitled to the Multi-Product Discount if you have fulfilled the following criteria:
   i. You are an existing individual customer with at least one (1) Base Product (as defined in Section 4) **from Zurich Life Insurance Malaysia Berhad ("ZLIMB"), Zurich Takaful Malaysia Berhad ("ZTMB"), Zurich General Insurance Malaysia Berhad ("ZGIMB") or Zurich General Takaful Malaysia Berhad ("ZGTMB").**

   ii. You are purchasing/subscribing to and/or renewing Eligible Product (as defined in Section 4) from 18 October 2024 onwards until further notice subject to the terms and conditions stated in this document.

2. **Multi-Product Discount Level**
   i. If you do not have any in-force Base Product, you are not entitled to any Multi-Product Discount when you purchase/subscribe to and/or renew an Eligible Product.

   ii. If you have one (1) in-force Base Product, you will be entitled to a five percent (5%) discount when you purchase/subscribe to and/or renew an Eligible Product.

   iii. If you have two (2) or more in-force Base Products, you will be entitled to a ten percent (10%) discount when you purchase/subscribe to and/or renew an Eligible Product.

   Below is the table illustrating the Multi-Product Discount Level:

No. of In-force Base Product	Percentage of Discount on Eligible Product
0	0%
1	5%
2 or more	10%

3. **Verification and Application of the Multi-Product Discount**
   The verification and application of the Discount on Eligible Products will be based on the following criteria:
   i. Policy/Certificate holder unique ID, which is NRIC, Old IC, Army Identity and other similar identification numbers

   ii. Effective Date of the Eligible Product (i.e. whether there is any Base Product in place)

   iii. Expiry Date of the Eligible Product (i.e. whether there is any overlapping Base Product before the Expiry Date of the Eligible Product)

iv. Whichever Eligible Product first issued by Us on and after 18 October 2024 will be entitled to the 5% discount, and all subsequent Eligible Product issued thereafter will be entitled to 10% discount

For example, if you purchased a Z-Drive Assist policy and/or subscribed to a Z-Drive Assist Takaful certificate together with ZGIMB or ZGTMB's private car motor policy/certificate at the same time, we will recognise the private car motor policy/certificate as an existing in-force Base Product and you will be entitled to the Multi-Product Discount on Z-Drive Assist policy and/or Z-Drive Assist Takaful certificate.

4. **Definition and Interpretation**

i. **We**, **Us**, **Our** shall refer to ZGIMB or ZGTMB.

ii. **Base Product**

a) In the case of ZLIMB and ZTMB, shall include all types of products issued; and

b) In the case of ZGIMB and ZGTMB, shall refer to individual personal line products with minimum coverage period of one (1) year. There is no minimum premium/contribution applied to Base Product.

ZGIMB and ZGTMB's Base Products are listed below:

Class	Zurich General Insurance Malaysia Bhd	Zurich General Takaful Malaysia Bhd
Personal Accident	1. Personal Sentinel Version 3 Plus 2. Z-Alliance Secure 3. Personal Accident 4. Flexi Personal Accident Plan	1. Personal Sentinel Version 3 Plus Takaful 2. Z-Alliance Secure Takaful 3. Personal Accident Takaful 4. M-Tiara Prestige Protection
Travel	1. Z-Travel Insurance (International) 2. Z-Alliance Travel	1. Z-Travel Takaful (International) 2. Z-Alliance Travel Takaful 3. Education Travel Takaful
Home	1. Houseowner/Householder Insurance 2. Homeowner Premier Insurance 3. Z-HomeProtect Insurance	1. Houseowner/Householder Takaful 2. Homeowner Premier Takaful 3. Z-HomeProtect Takaful
Motor (Private Car)	1. Private Car for Private Use 2. Private Car - Z-Driver	1. Private Car for Private Use 2. Private Car - Z-Driver Takaful
Motor (Motorcycle)	1. Motorcycle for Private Use 2. Motorcycle - Z-Rider	1. Motorcycle for Private Use 2. Motorcycle - Z-Rider Takaful
Motor Personal Accident Cover	1. CyclePAC - Individual 2. POS CyclePAC 3. Z-Drive Assist	1. CyclePAC Takaful - Individual 2. Z-Drive Assist Takaful 3. Auto Pac Pos - Private Car Individual
Medical	1. Z-MedProtect	1. Z-MedProtect Takaful
Personal Golf and Other General Accident Products	1. All Risk (Personal Effects) 2. Golfer's 3. Z-Alliance Comprehensive Home Safe 4. Z-Alliance Safe Deposit Box Insurance (Top-Up Cover)	1. All Risk (Personal Effects) 2. Golfer's 3. Z-Alliance Comprehensive Home Safe Takaful

iii. **Eligible Product**

a) Eligible Product refers to individual personal line products which are eligible for the Multi-Product Discount, subject to the Multi-Product Discount Terms & Conditions and underwriting requirements. Eligible Products are limited to the following four (4) products:
- Personal Sentinel Version 3 Plus or Personal Sentinel Version 3 Plus Takaful
- Z-Drive Assist or Z-Drive Assist Takaful
- Z-HomeProtect or Z-HomeProtect Takaful (applicable to Section 2 – Content Cover only)
- Z-Travel Insurance (International) or Z-Travel Takaful (International) (applicable to annual plan only)

b) The coverage period for Eligible Product purchased/subscribed to must be at least one (1) year.

iv. We reserve the right to amend these terms and conditions, including the Multi-Product Discount rates or to terminate the Multi-Product Discount at any time with a prior notice of seven (7) days. In the event of any amendment or termination of this Multi-Product Discount, it shall not affect policies/certificates that have been issued and those policies/certificates shall remain valid and in force with no change until expiry of the policies/certificates.

Please refer to the Frequently Asked Questions (FAQ) appended on the last page of this Terms and Conditions document. If you have further enquiries on the Multi-Product Discount, please contact your servicing agent or contact us at 1-300-888-622 or email to callcentre@zurich.com.my.

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Frequently Asked Questions (FAQ)

1. **Do I need to apply for the Multi-Product Discount?**
   No, you do not need to apply for the Multi-Product Discount. If you have fulfilled the terms and conditions, the Multi-Product Discount will be automatically applied to your Eligible Product's policy/certificate.

2. **How do I know if my policy/certificate has the Multi-Product Discount?**
   The quotation of Eligible Product will indicate the number of Base Product that you currently hold. The Multi-Product Discount that you are entitled to will be shown in this section.

   However, the number of Base Product you are holding may change during the actual issuance/renewal of your Eligible Product given the time gap from quotation to policy/certificate issuance.

3. **If I am an existing policy/certificate holder of a Base Product and I purchase/subscribe to an Eligible Product for my children, will that policy/certificate be entitled for the Multi-Product Discount?**
   The application of Multi-Product Discount is based on the unique ID of the policy/certificate holder. If you are purchasing/subscribing for your children as the insured/covered person but you are still the policy/certificate holder, then the policy/certificate will still be entitled for Multi-Product Discount.

4. **If my Base Product was purchased/subscribed from Agent A and Eligible Product from Agent B, will that policy/certificate entitle for the Multi-Product Discount?**
   Yes. Regardless of who the policy/certificate was purchased or subscribed from, as long as you fulfill the terms and conditions of the Multi-Product Discount, you will be entitled to Multi-Product Discount.

5. **What is new on this Multi-Product Discount effective from 18 October 2024?**
   In this latest Multi-Product Discount, your Base Products purchased/ subscribed from ZLIMB, ZTMB, ZGIMB or ZGTMB will count towards the eventual discount you enjoy in the Eligible Product.

6. **Why are there only four (4) Eligible Products?**
   The Multi-Product Discount is an ongoing initiative to reward our existing customers who have multiple personal line products with us. As a start, we have identified four (4) Eligible Products but will continuously review the needs and add additional Eligible Products in the future. Stay tuned to our future announcements to discover the latest list of Eligible Products.

7. **If my company purchased/subscribed to a Base Product for me, will it be treated as a Base Product when I purchased/subscribed to an Eligible Product on my own? Will I get the Multi-Product Discount?**
No, the policy/certificate purchased/subscribed by your company will not be treated as a Base Product as you are not the policy/certificate holder.

If you do not have any other Base Product under your name as a policy/certificate holder at the time of purchasing/subscribing to an Eligible Product, you will not be entitled to any Multi-Product Discount.

8. **I have purchased/subscribed to a Motor policy/certificate (a Base Product). However, I have cancelled the policy/certificate six (6) months later as the car was sold.**
   a. **If I purchase/subscribe to an Eligible Product before cancellation of the policy/certificate and have received the Multi-Product Discount, will the discount that I have received be affected since I have cancelled the Base Product?**
   No, you will continue to enjoy the discount throughout the policy/certificate period. However, upon renewal, we will reassess the number of Base Product you have and the eligibility of the Multi-Product Discount

   b. **If I purchase/subscribe to an Eligible Product after cancellation of the policy/certificate, will I get the Multi-Product Discount?**
   No, you will not be entitled to the Multi-Product Discount as your Base Product is no longer in force at the time of purchasing/subscribing to an Eligible Product.

9. **I have existing in force Motor, Home and Personal Accident policies/certificates, how does the discount work for me when I buy/subscribe an Eligible Product now? Will I get direct purchase/subscribe rebate if I walk-in to Zurich branches to buy/subscribe?**
If the Motor, Home and Personal Accident policies/certificates are purchased/subscribed under your name as policy/certificate holder with a minimum coverage period of 1 year, you will have 3 active Base Products in our record and be entitled to a 10% Multi-Product Discount when purchasing/subscribing to an Eligible Product.

Below is a sample illustration of the premium/contribution calculation:

Scenario 1:
If you walk-in to our branches to purchase/subscribe

Gross Premium/Contribution	1,000
(-) Multi-Product Discount (MPD) 10%	-100
Premium/Contribution after MPD	**900**
(-) Rebate 25%*	-225
Premium/Contribution after rebate	**675**
SST 8%	54
Stamp Duty	10
Payable Premium/Contribution	**739**

Scenario 2:
If you purchase/subscribe from an agent

Gross Premium/Contribution	1,000
(-) Multi-Product Discount (MPD) 10%	-100
Premium/Contribution after MPD	**900**
(-) Rebate 0%*	0
Premium/Contribution after rebate	**900**
SST 8%	72
Stamp Duty	10
Payable Premium/Contribution	**982**

*Rebate is depending on type of Eligible Product purchased/subscribed directly with Zurich Malaysia.