

2025 ‘Gear Up & Win Big Campaign: Complimentary Personal Accident Coverage

Terms and Conditions

1. This ‘Complimentary Personal Accident Coverage’ Campaign (“**Campaign**”) is organised by Zurich Life Insurance Malaysia Berhad (“**ZLIMB**”) and Zurich Takaful Malaysia Berhad (“**ZTMB**”) and will run from 30th August 2025 to 30th December 2025, both dates inclusive (“**Campaign Period**”).
2. By virtue of an entry to the Campaign, the customer signifies their absolute and unconditional acceptance and agreement to all the terms & conditions stipulated herein.
3. A complimentary 1-year accidental death coverage of RM30,000 will be provided to Malaysians who submit valid and complete details (including full name as per NRIC, NRIC number and other required details) via the enquiry form on the Campaign website. **Any invalid or incomplete submissions, such as incorrect or duplicate NRIC numbers, email addresses, or mobile numbers, will result in disqualification.**
4. This accidental death coverage for this Campaign is provided under Group Personal Accident (GPA) by Zurich General Takaful Malaysia Berhad and subject to a minimum entry age of 16 years and a maximum entry age of 69 years (attained age).
5. The validity and delivery of this accidental death coverage provided by GPA will be determined based on the table below.

Submission Month	Coverage Period	A Master Certificate to be Emailed by
30 th August – 29 th September 2025	1 st October 2025 – 30 th September 2026	31 st October 2025
30 th September – 29 th October 2025	1 st November 2025 – 31 st October 2026	30 th November 2025
30 th October – 29 th November 2025	1 st December 2025 – 30 th November 2026	31 st December 2025
30 th November – 30 th December 2025	1 st January 2026 – 31 st December 2026	31 st January 2026

6. No underwriting or health questionnaires are required for the accidental death coverage.
7. Each customer is entitled to one (1) accidental death coverage only, at no cost.
8. **Only submissions made through ZLIMB and ZTMB official link published on Zurich Malaysia's corporate website will be considered for this campaign.** ZLIMB and ZTMB will not ask for more personal data other than those asked in our official link for the purpose of this campaign. ZLIMB and ZTMB reserves the right to reject any submission which were not made through ZLIMB's and ZTMB's official link.
9. ZLIMB and ZTMB reserve the right to amend the terms and conditions, cancel, terminate, or suspend this Campaign without prior notice.
10. The decision of ZLIMB and ZTMB on any and/or all matters relating to this Campaign shall be final and conclusive.
11. The terms and conditions of this Campaign shall be construed, governed and interpreted in accordance with the laws of Malaysia.

12. ZLIMB or ZTMB, their affiliates, subsidiaries, employees, representatives, distributors and dealers shall not be held liable for any losses or damages whatsoever suffered or sustained directly or indirectly by customers as a result of their participation in this Campaign or with any of the reward offered or forfeited.