

Beyond Protect Campaign



Campaign Period: 2 September – 30 October 2026

Take charge of your health protection today and enjoy extra value on your coverage. With the Beyond Protect Campaign, every step you take to strengthen your Critical Illness (CI) protection comes with a little something back.

Sign up for any selected CI plan below to enjoy a **complimentary 2-year Teladoc membership** and **RM250 Health Screening Allowance** (credited directly to customers' bank account).

ZLIMB	ZTMB
• iCare Essential • Critical Care • Critical Care Essential • Early Care CI • Flex Junior CI • Flex Lady CI	• CancerCare • KritikalCare Essential • KritikalCare Essential Plus • KritikalCare Prime Plus • VitalGuard Prime • VitalGuard Essential • Critical Illness Plus • Critical Illness Super

Terms and conditions apply.

Only applicable to customers who sign up for MyZurichLife!
Sign up to MyZurichLife now by scanning the QR code!

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Zurich Takaful Malaysia Berhad or Zurich Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Zurich Takaful Malaysia Berhad 200601012246 (731996-H)
Zurich Life Insurance Malaysia Berhad 196801000442 (8029-A)



This flyer is intended for awareness creation only. Before signing up for the plan, please refer to our product brochure, product disclosure sheet and policy documents for more details. Kindly read through the important features of the plan to ensure that it suits your needs.

1. This 'Beyond Protect' Campaign ("Campaign") is organised by Zurich Life Insurance Malaysia Berhad ("ZLIMB") and Zurich Takaful Malaysia Berhad ("ZTMB"). By virtue of an entry to the Campaign, the customer signifies their absolute and unconditional acceptance and agreement to all the Terms and Conditions stipulated herein.
2. This campaign will run from 2 September 2026 to 30 October 2026, both dates inclusive ("Campaign Period").
3. The Campaign is applicable to Standalone Critical Illness plans and/or Critical Illness riders attached to a new basic plan ("Selected Zurich CI Plans") listed below:

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• iCare Essential • Critical Care • Critical Care Essential • Early Care CI • Flex Junior CI • Flex Lady CI	• CancerCare • KritikalCare Essential • KritikalCare Essential Plus • KritikalCare Prime Plus • VitalGuard Prime • VitalGuard Essential • Critical Illness Plus • Critical Illness Super

4. 10% of the collected premium under the regular top-up (MSVR) will be taken into consideration for the computation of APE or ACE, where applicable.
5. ZLIMB and ZTMB reserves the right to amend the terms and conditions, cancel, terminate, or suspend this Campaign without any prior notice.
6. ZLIMB's and ZTMB's decision on any and/or all matters relating to this Campaign shall be final and conclusive.
7. The terms and conditions of this Campaign shall be construed, governed and interpreted in accordance with the laws of Malaysia.
8. ZLIMB and ZTMB, its 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 the customers as a result of their participation in this Campaign or with any of the Reward offered or forfeited.
9. These terms and conditions will prevail over any inconsistent terms, conditions, provisions, or representations contained in any other promotional materials advertising the Campaign.

Part A: Free 2-Year Teladoc Membership

1. Customer who fulfils the following requirement ("Eligible Teladoc Customers") will be entitled to 2-year complimentary Teladoc membership:
 - a. Purchase any of the Selected Zurich CI Plans with a minimum APE or ACE of RM2,400 during the campaign period;
 - b. Teladoc membership will commence for every approved Critical Illness cases 15 days after the policy or certificate effective date;
 - c. Teladoc membership is assigned to Life Assured or Person Covered and is not transferable to any other person;
 - d. Teladoc membership is applicable to Selected Zurich CI Plans, subject to the campaign's product eligibility and approval by ZLIMB or ZTMB;
 - e. The eligible customers must provide a valid email address, ZLIMB or ZTMB will notified to eligible customers via email; and
 - f. The eligible customers must register the Teladoc membership by following the instruction given in the email.

Part B: RM250 Health Screening Allowance (credited directly to customers' bank account)

1. Customer who fulfils the following requirements ("Eligible Cashback Customers") will be entitled to a RM250 Health Screening Allowance (credited directly to customers' bank account):
 - a. Purchase any of the Selected Zurich CI Plans with a minimum APE or ACE of RM5,000 during the Campaign Period;
 - b. Register and log in to MyZurichLife customer portal at myzurichlife.com.my by 31 January 2027;
 - c. The policy or certificate and/or CI riders must still be in force, with no outstanding or reductions of premium or contributions due when the cash allowance is granted;
 - d. Provide accurate contact information and bank account details via MyZurichLife by 31 January 2027 as the cash allowance will be credited into customers' bank account via e-payment;
 - e. Upon successful verification by ZLIMB or ZTMB, the Eligible Customers will be informed via SMS, and the cash allowance will be credited to the Eligible Customers' bank account by 15 March 2027 (annual payment mode) and 31 May 2027 (other payment mode);
 - f. Each Eligible Customer is entitled to one (1) cash allowance for each Life Assured or Person Covered;
 - g. The cash allowance is non-transferable;
 - h. ZLIMB and ZTMB will not be liable if the cash allowance is wrongly credited due to the wrong account number provided; and
 - i. ZLIMB and ZTMB reserves the right to substitute for or replace the cash allowance with another gift of similar value at its sole discretion without any prior notice.