APPENDIX 1
Frequently Asked Questions (FAQs)

FAQ about the MedSwitch Guaranteed Acceptance Campaign		
NO	**QUESTIONS**	**ANSWERS**
1.	**What is the MedSwitch Guaranteed Acceptance Campaign?**	This exclusive campaign is specially created for valued customers like you who have trusted us for years. To help you stay well protected, you are selected to receive an exclusive opportunity to enhance your current medical coverage by switching to **Zurich Smart Health,** without medical underwriting. Enjoy enhanced benefits with **no waiting period and immediate coverage**, so you can stay protected with greater peace of mind.
2.	**How long is this campaign available?**	This campaign is a limited time offer, available only from 31 July 2026 until 30 October 2026. Applications must be submitted by 30 October 2026 and approved by 30 November 2026 to enjoy this exclusive offer.
3.	**How does this campaign benefit me?**	This campaign makes it easy for you to enhance your medical protection while giving you more flexibility and long-term peace of mind. Key highlights include: • **Guaranteed acceptance** with no medical underwriting, so you can upgrade easily and worry-free. • **Flexible Deductible options** to help you optimise your coverage and enjoy higher protection at a more affordable premium. • **No waiting period**, so your enhanced medical coverage starts immediately. For more details, please reach out to your Wealth Planner. Before accepting this offer and signing up for the new plan, please ensure that it aligns with your financial goals and needs.
4.	**How do I accept the offer?**	To accept the offer, sign up for the new Zurich Smart Health, complete the Reply Slip attached to your offer letter and return it to us by **30 October 2026.**

FAQ about Zurich Smart Health		
NO	**QUESTIONS**	**ANSWERS**
5.	**Can I choose any Deductible options under Zurich Smart Health for this campaign?**	Yes, you can. Zurich Smart Health offers two Deductible options, and you are free to choose the one that best suits your lifestyle and financial needs. • **RM500 per year** – helps minimise your out-of-pocket expenses. • **RM5,000 per year** – offers lower premiums and greater long-term savings. This flexibility allows you to select a plan that matches your budget while maintaining the level of protection you need.
6.	**Is the premium for Zurich Smart Health guaranteed?**	No, the premium is not guaranteed and may be reviewed from time to time. Any changes will depend on factors such as claims experience, medical costs, inflation, and advances in medical technology. If there is a revision, you will be notified at least 30 days before your policy anniversary date.

FAQ about Underwriting and Other Requirements		
NO	**QUESTIONS**	**ANSWERS**
7.	**Is there any waiting period?**	No. The waiting period is waived, so your new medical coverage will starts right away. If your policy is currently still within a waiting period, it will continue as originally agreed and will not restart.
8.	**Do I need to undergo medical underwriting or answer health questions?**	No, medical underwriting is not required. However, you are required to complete the application form and answer basic health questions for Zurich Smart Health. Your answers to these questions will not affect your eligibility for this campaign. Your health declaration is non contestable, except in cases of fraud. If your policy is currently still within the contestability period, this period will continue as originally agreed and will not restart. To apply, please sign and return the Reply Slip attached to your offer letter.
9.	**What if I had a medical condition before my current medical plan?**	The New Policy shall not cover any event arising directly or indirectly, wholly or partly, from any Pre-Existing Condition arising prior to the Previous Medical Effective Date and/or any condition excluded under the Previous Policy.

FAQ about other related information		
NO	**QUESTIONS**	**ANSWERS**
10.	**If my Zurich Smart Health lapses in the future, can I reinstate it under the same campaign conditions?**	Yes, provided you reinstate the policy within one year from the lapse date. Please note that a waiting period will reapply. For full details and personalised guidance, please consult your Wealth Planner.
11.	**Who can I contact for more information?**	If you require further assistance: • Please contact our Customer Service Careline at 1-300-888-622; or • Email us at callcentre@zurich.com.my; or • Alternatively, you may also contact your Wealth Planner; or • Visit the nearest Zurich Life Insurance Malaysia Berhad branch.

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The benefits payable are protected by PIDM up to limits. Please refer to PIDM TIPS brochure or contact Zurich Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my)