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.
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. For more details, please reach out to your Wealth Planner.
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.	**What does Annual Limit mean in this FAQ?**	Your annual limit refers to the maximum amount of eligible medical coverage available to you within a policy year. • **Existing Annual Limit**: The medical annual limit under your current plan before this campaign. • **Additional Annual Limit**: Any increase in your annual limit granted under this campaign (the portion above your existing annual limit).
6.	**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.

7.	**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.
8.	**Based on the product feature under Zurich Smart Health (Step-Up Advantage benefit), can I increase or upgrade my coverage again after 5 years?**	No. This campaign is offered under special terms and conditions, and therefore the 5-year coverage upgrade feature without medical underwriting is not available. Once enrolled, your coverage amount will remain at the selected level and cannot be upgraded under this campaign.

FAQ about Underwriting and Other Requirements		
NO	**QUESTIONS**	**ANSWERS**
9.	**Is there any waiting period?**	No, we are not restarting the waiting period on your Existing Annual Limit. Your new medical coverage will start right away. If your current policy is still within a waiting period, it will continue as originally agreed and will not restart. For Additional Annual Limit, a waiting period will apply to the additional limit / enhanced benefits under this campaign, as stated in the policy terms.
10.	**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. For the Additional Annual Limit, pre-existing condition exclusions (refer to Q 11) will apply as stated in the policy terms. To apply, please sign and return the Reply Slip attached to your offer letter.
11.	**What if my current plan has medical loadings or exclusions?**	Any medical loadings or exclusions applied to your current policy will also apply to your new policy. If your occupation has changed, your new policy will be assessed based on your current occupation.

FAQ about other related information		
NO	**QUESTIONS**	**ANSWERS**
12.	**Are pre-existing conditions covered in my new medical plan?**	Yes, coverage for pre-existing conditions may be available, subject to the terms and conditions of your new policy. Any claim under the new policy will first be subject to the Existing Annual Limit. After the Existing Annual Limit is exhausted, the waiting period and pre-existing condition provisions will apply to the Additional Annual Limit of the new policy.
13.	**How do pre-existing condition annual limits work?**	Your pre-existing conditions continue to be covered up to Exiting Annual Limit, giving you ongoing protection and peace of mind. In addition, new

		conditions (other eligible medical expenses) will enjoy a higher coverage of up to RM1,000,000 under Zurich Smart Health. For example, if your Existing Annual Limit is RM50,000, claims for pre-existing conditions will be covered up to RM50,000, while other eligible medical expenses can benefit from the higher limit.
14.	**What if I had a medical condition before my current medical plan?**	Any medical conditions diagnosed or present before the start of your current medical plan are not covered under either the Existing Annual Limit or the Additional Annual Limit.
15.	**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.
16.	**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.