

## APPENDIX 1

### Frequently Asked Questions (FAQs)

FAQ about the Second Medical Card Guaranteed Acceptance (GA) Campaign		
NO	QUESTIONS	ANSWERS
1.	<b>What is the Second Medical Card Guaranteed Acceptance Campaign?</b>	<p>This campaign is designed for existing customers like you who have a lower annual limit on your current medical plan. It offers a “second medical card” – an additional medical plan with a higher annual limit of up to RM3 millions, along with a wide range of Deductible options to suit your needs.</p> <p>You can purchase Zurich InfiniteCare Shield as a second medical card without medical underwriting and with no waiting period.</p>
2.	<b>Is this campaign available for a limited time?</b>	<p>Yes. This is a limited time offer, available only from now until 29 June 2026. To enjoy this exclusive offer, applications must be approved on or before 30 July 2026.</p>
3.	<b>How does this campaign benefit me, and what features do Zurich InfiniteCare Shield offer?</b>	<p>This campaign makes it easy to enhance your medical protection while giving you more flexibility and long-term peace of mind. You’ll also enjoy a range of features designed to support your healthcare needs now and in the future.</p> <p>Key highlights include:</p> <ul style="list-style-type: none"> <li>• <b>Guaranteed Acceptance</b> with no medical underwriting, making it easy to enhance your protection.</li> <li>• <b>Comprehensive medical coverage</b> featuring: <ul style="list-style-type: none"> <li>- Higher Annual Limit;</li> <li>- Unlimited Lifetime Limit; and</li> <li>- Better Room &amp; Board options</li> </ul> </li> <li>• <b>High Deductible option</b> to help you optimise smartly and strengthen your overall medical protection.</li> <li>• <b>Waiver of waiting period</b>, allowing your new medical coverage to begin immediately.</li> <li>• <b>Coverage for pre-existing conditions</b> under your second medical card.</li> <li>• Up to <b>20% No-Claim Discount (NCD)</b>, rewarding your healthy lifestyle and claim-free period.</li> </ul> <p>Please reach out to your Wealth Planner for more details.</p>
4.	<b>How do I accept the offer?</b>	<p>To accept the offer, sign up for the new Zurich ValueLife with the Zurich InfiniteCare Shield medical rider, complete the Reply Slip attached in your offer letter and return it to us by <b>29 June 2026</b>.</p>

FAQ about Zurich InfiniteCare Shield and How This Campaign Works		
NO	QUESTIONS	ANSWERS
5.	<b>Do I need to sign up for a new policy for this?</b>	<p>Yes. You will need a new policy to join this campaign. Zurich InfiniteCare Shield is a medical rider, which means it must be attached to a basic insurance plan.</p> <p>To join the campaign, simply sign up for a new Zurich ValueLife with a Basic Sum Assured of RM20,000 and attach the Zurich InfiniteCare Shield medical rider for enhanced medical coverage.</p>

6.	<b>Can I choose any plan under Zurich InfiniteCare Shield for this campaign?</b>	<p>You are advised to follow the plan recommended in your offer letter.</p> <p>However, you may choose any plan available with a Deductible of RM50,000 or RM100,000 that suit your needs.</p>
7.	<b>Can I adjust the Basic Sum Assured or add other optional riders available under Zurich ValueLife or Zurich InfiniteCare Shield?</b>	<p>No, the Basic Sum Assured cannot be adjusted, and optional riders from Zurich ValueLife or Zurich InfiniteCare Shield cannot be added under this campaign.</p> <p>To remain eligible, your application must follow the campaign criteria. Any change to the sum assured or the addition of optional riders will cause the application to be disqualified.</p> <p>However, if you require additional insurance protection, you may discuss your options with your Wealth Planner. Please note that full underwriting will apply.</p>
8.	<b>How does this second medical card work?</b>	<p>Your current medical plan will pay first. Once you have reached the current medical plan's annual limit and the Deductible amount has been fulfilled in the new medical plan, Zurich InfiniteCare Shield will cover the remaining eligible medical expenses, reducing your out-of-pocket costs and minimising coverage gaps.</p> <p>Our claim administrator will assess both plans together to determine the eligibility and the payable amount.</p>
9.	<b>Should I keep my current medical plan after participating in this campaign?</b>	<p>Yes. Maintaining both medical plans provide greater protection. Your current plan will cover your medical bills first, while Zurich InfiniteCare Shield will cover remaining eligible medical expenses not covered by your current plan after the Deductible amount has been fulfilled.</p> <p>If you terminate your existing medical plan, you will need to pay the Deductible amount out-of-pocket before the medical coverage under Zurich InfiniteCare Shield begins.</p>
10.	<b>Will my current medical plan be affected if I join this campaign?</b>	<p>No. Both plans operate independently. Your current coverage continues as before.</p>
11.	<b>Can I make changes to Zurich InfiniteCare Shield in the future?</b>	<p>Yes, you may make changes in the future. However, to continue enjoying the full privileges of this campaign, we encourage you to maintain your current plan as it is. If you choose to upgrade or downgrade later, full medical underwriting may apply.</p>

#### FAQ about Underwriting and Other Requirements

NO	QUESTIONS	ANSWERS
12.	<b>Is there any waiting period?</b>	<p>No. The waiting period is waived, so your new medical plan starts right away.</p>
13.	<b>Do I need to undergo medical underwriting or answer health questions?</b>	<p>No medical underwriting is required. However, you will need to complete the application form and answer basic health questions for the Zurich ValueLife plan with the Zurich InfiniteCare Shield rider. These basic questions will not affect your eligibility for this campaign.</p>

		Please remember to sign and return your Reply Slip attached to your offer letter to apply.
14.	<b>What if my current plan has medical loadings or exclusions?</b>	<p>Any medical loadings or exclusions on your current plan will also apply to your new medical plan. If your occupation has changed, your new medical plan will be assessed based on your current occupation.</p> <p>Please note that any condition for which a claim was made before your new medical plan's effective date will be treated as a pre-existing condition.</p>
<b>FAQ about other related information</b>		
<b>NO</b>	<b>QUESTIONS</b>	<b>ANSWERS</b>
15.	<b>Can I make a claim under the new medical plan before it is active?</b>	No. You can only make claims under your new medical plan once it is active. Use your current medical plan until then.
16.	<b>I made a claim on my current medical plan two months ago. Can I use that claim to waive the Deductible on my second medical plan?</b>	<p>Yes, as long as the condition you claimed under your current medical plan is eligible under your new plan and the claim was made after the anniversary date of your current medical plan.</p> <p>Claims made before the anniversary date cannot be used to waive the Deductible of your second medical plan.</p>
17.	<b>Are pre-existing conditions covered in my new medical plan?</b>	<p>Yes, some pre-existing conditions are covered. Here is what you need to know:</p> <ul style="list-style-type: none"> <li>• Certain conditions are <b>permanently excluded</b>, including any condition directly or indirectly, wholly or partly due to any pre-existing condition of the 49 critical illnesses, spine-related conditions, diabetes-related illnesses, and any exclusions carried over from your first medical card;</li> <li>• Other conditions not related to the above pre-existing conditions will be covered after a <b>3-year Deferred Coverage period</b>; and</li> <li>• <b>Standard policy exclusions</b> will still apply.</li> </ul>
18.	<b>What if I had a medical condition before my current medical plan?</b>	If you had a medical condition before your current medical plan, it will be considered a pre-existing condition for both plans and related claims may be declined.
19.	<b>If I develop a medical condition after my current medical plan starts, will it affect my claims?</b>	<p>No. Each plan reviews pre-existing conditions separately.</p> <p>If the condition occurs after your current medical plan begins, coverage continues under your current medical plan.</p> <p>However, for your new medical plan, the condition will be treated as a pre-existing condition. Coverage for this condition will only begin after a 3-year Deferred Coverage period, or exclusions may apply.</p> <p>Please consult your Wealth Planner for full details.</p>
20.	<b>If my Zurich InfiniteCare Shield lapses in the future, can I reinstate it under the same campaign conditions?</b>	<p>Yes, provided you reinstate the policy including basic plan within one year from the lapse date. Please note that a waiting period or exclusions may apply again to any pre-existing conditions.</p> <p>For full details and personalised guidance, please consult your Wealth Planner.</p>

21.	<b>Who can I contact for more information?</b>	If you require further assistance: <ul style="list-style-type: none"><li>• Please contact our Customer Service Careline at 1-300-888-622; or</li><li>• Email us at <a href="mailto:callcentre@zurich.com.my">callcentre@zurich.com.my</a>; or</li><li>• Alternatively, you may also contact your Wealth Planner; or</li><li>• Visit the nearest Zurich Life Insurance Malaysia Berhad branch.</li></ul>
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