

Date: 1 April 2026

Applicant : <Name>
 Life Assured : <Name>
 Current Plan : [“medical rider name”. If “medical rider name” is blank, “basic plan name”]
 Wealth Planner : <WP Code> <Wealth Planner Name>
 Contact No. : <WP Contact No>
 Chief Agency Manager : <CAM Code> <CAM Name>
 Branch : <WP Branch Description>



Exclusive Offer: Enhance Your Health Plan with a Second Medical Card

Dear <Applicant's Name>,

Warm greetings from Zurich Life Insurance Malaysia Berhad!

As one of our valued customers, you have been specially selected for a rare opportunity to strengthen your medical protection. With medical costs rising sharply every year, many Malaysians find that one medical card may no longer be enough to keep up with today’s healthcare expenses.

To help you stay adequately protected, we are delighted to introduce our **Second Medical Card Guaranteed Acceptance Offer**. This exclusive offer does not require medical underwriting and is designed to complement your current plan, providing even stronger coverage. It gives you added peace of mind and extra protection, available for a limited time until 29 June 2026.

To illustrate how this campaign strengthens your overall protection, let’s have a look at the table below:

Benefits	1 st Medical Card	2 nd Medical Card [NEW]	1 st & 2 nd Medical Card
	Current Plan	Zurich InfiniteCare Shield <Recommended Plan>	Enhanced Benefits
Lifetime Limit	RM<current plan lifetime limit>	Unlimited	Unlimited
Annual Limit	RM<current plan annual limit>	RM<new plan annual limit>	<total annual limit>
Payable	From first RM1 to RM<current plan annual limit>	After RM<current plan annual limit> from 1 st medical card is exhausted and fulfilled the Deductible amount from new medical plan	
Daily Room & Board	<current plan R&B>	<new plan R&B>	<total plan R&B>
Deductible / Co-Insurance	<current plan Deductible / Co-Insurance>	<recommended Deductible amount> Deductible	

Note:

- i. Your current medical plan will take effect first. Once its annual limit is fully utilised and the Deductible fulfilled, Zurich InfiniteCare Shield will cover any remaining eligible medical expenses.
- ii. Pre-existing conditions shall be applied where relevant.
- iii. Please consult your Wealth Planner or our Customer Service Careline for further assistance.

For as low as RM150* a month, you can enjoy greater peace of mind with stronger, more comprehensive protection. This special offer is available for a limited time, so don't miss the opportunity to strengthen your healthcare security effortlessly.

**Terms and conditions apply.*

For further information, please refer to **Appendix 1 – Frequently Asked Questions (FAQ)**. To view the content of this letter and FAQs in Chinese and Tamil, please visit <https://www.zurich.com.my/services/campaign/second-medical-card-campaign>. In the event of discrepancy, ambiguity and conflict in interpreting any term or condition, the English version shall prevail and supersede the Chinese and Tamil versions.

Act now!

If you are interested in this offer, kindly return the Reply Slip to us by 29 June 2026. For assistance, please contact our Customer Service Careline at 1-300-888-622, or email us at callcentre@zurich.com.my. Alternatively, reach out to your Wealth Planner or visit the nearest Zurich Life Insurance Malaysia Berhad branch.

Thank you for choosing us to protect what matters most.

Yours sincerely,
ZURICH LIFE INSURANCE MALAYSIA BERHAD





Reply Slip
Zurich Second Medical GA Campaign (“Campaign”)

Existing Policy Number : [#]
Life Assured/ Dependent : [Name of Life Assured or Dependent. 1 Person 1 Slip]
Owner : [Name of Applicant]
Existing Medical : [“medical rider name”. If “medical rider name” is blank, “basic plan name”]

Declaration:

By submitting the application for Zurich ValueLife and Zurich InfiniteCare Shield Rider (“**New Policy**”) under this Campaign, I understand and agree that:

- (a) This is the only application for the above Life Assured/ Dependent. The Existing Policy must remain in force (active) at the time the New Policy application is approved.
- (b) Any existing impairments, loading and/or exclusions applied to the Existing Policy shall also apply to the New Policy approved under this Campaign. Occupation loading, if applicable, will be assessed based on the most recent occupational information provided for the New Policy.
- (c) No benefit shall be payable under the New Policy for any medical and/ or physical conditions excluded under the Existing Policy.
- (d) No benefit shall be payable under Zurich InfiniteCare Shield Rider (New Policy), for any condition directly or indirectly, wholly or partly due to any pre-existing condition listed below:
 - (i) diabetes;
 - (ii) disorder of spine; or
 - (iii) 49 critical illnesses identified by Zurich.Other conditions not due to the above list are claimable under the New Policy after 3 full policy years.
- (e) Death Benefit and Total and Permanent Disability (TPD) Benefit under the New Policy shall not cover any death or TPD arising from non-accidental causes within the first three (3) policy years.
- (f) Any condition or illness, whether disclosed or not during the application, will be treated as a pre-existing condition or illness under the New Policy.
- (g) If the New Policy is lapse, it may be reinstated, without health-related evidence of insurability, within 1 year from the last Insurance Charge next due date. Other terms and conditions for Reinstatement request mentioned in the New Policy remain unchanged.

I further understand that:

- (a) The waiting periods for the Zurich InfiniteCare Shield Rider will be waived provided that the Existing Policy has already completed all applicable waiting periods. If the waiting period under the Existing Policy has not yet expired, the remaining waiting period will continue to apply.
- (b) Any alteration to the policy benefit after issuance of the NEW Policy may void this Campaign offer.
- (c) For the first Rider Year of Zurich InfiniteCare Shield Rider under the New Policy:
 - (i) The commencement date for computation of Deductible Amount will be backdated for not more than 12 months to commence from the anniversary date of the Existing Medical plan. The first Rider Year will continue until the next anniversary date of the Existing Medical plan.
 - (ii) Computation of Annual Limit shall commence from the commencement date of Zurich InfiniteCare Shield Rider until the next anniversary date of the Existing Medical plan.There shall be no change to the Deductible Amount and Annual Limit.
- (d) The subsequent Rider Anniversary dates of Zurich InfiniteCare Shield Rider under the New Policy, for the purposes of computation of the Deductible amount and Annual Limit shall be aligned to [DD MMM of “medical rider eff date”. If blank, follow “effective date”] of each rider year.

Signature of Owner/Assignee

Name:
NRIC:
Date:

Signature of Witness

Name:
NRIC:
Date:

Customer Service Center

Ground Floor, Block B, Plaza Zurich, 12, Jalan Gelenggang, Bukit Damansara, 50490 Kuala Lumpur.
(for other branches, please refer to company website)

☎ 1300-888-622 ✉ callcentre@zurich.com.my 🌐 www.zurich.com.my Customer portal : www.myzurichlife.com.my