

ZURICH MEDICASH

FORM NO:

This is a non-participating medical and health plan that provides insurance coverage up to the Maturity/Expiry Date as stated in the Policy Information Page. Premium will be payable for number of years as stated in the Policy Information Page or upon termination of this Policy, whichever occurs earlier.

BENEFIT

While this Policy is in-force, upon receipt of due proof and subject to the provisions within the Policy, We shall provide the benefit as stated in the Schedule of Benefit.

SCHEDULE OF BENEFIT	PLAN 100 (RM)	PLAN 200 (RM)
Daily Hospitalisation Income Benefit		
a) Daily Hospitalisation Income	100 per day	200 per day
b) Intensive Care Unit (ICU) or High Dependency Unit (HDU) or Overseas Daily Hospitalisation Income	200 per day	400 per day
Monthly Accidental Total and Permanent Disability (TPD) Income Benefit	1,000 per month	2,000 per month
Compassionate Allowance	10,000	20,000
No Claim Discount (applicable if there is no approved claim in the preceding Policy Year)	20% of the premium for current policy year	

1) Daily Hospitalisation Income Benefit

- a) Daily Hospitalisation Income
In the event the Life Assured is confined as an in-patient to a Hospital due to illness or injury as a result of Accident, We shall pay the Daily Hospitalisation Income amount stated in the Schedule of Benefit for each day of Hospital Confinement up to sixty (60) days per Policy Year.
- b) Intensive Care Unit (ICU) or High Dependency Unit (HDU) or Overseas Daily Hospitalisation Income
In the event the Life Assured is confined as an in-patient to a Hospital due to illness or injury as a result of Accident in the ICU or HDU of the Hospital or if the Life Assured is admitted to a Hospital in Overseas, We shall pay Intensive Care Unit (ICU) or High Dependency Unit (HDU) or Overseas Daily Hospitalisation Income amount stated in the Schedule of Benefit for each day of Hospital Confinement up to sixty (60) days per Policy Year.
- c) Benefit Limit
 1. No Daily Hospitalisation Income shall be paid for the same confinement period where the Intensive Care Unit (ICU) or High Dependency Unit (HDU) or Overseas Daily Hospitalisation Income is payable.
 2. We shall pay up to four (4) admissions per Policy Year for benefit a) and b).
 3. Benefits payable under a) and b) are subjected to a combined limit of seven hundred and thirty (730) days of Hospital Confinement up to the Maturity/Expiry Date as stated in the Policy Information Page. This Policy shall terminate upon fully utilization of the combined limit of seven hundred and thirty (730) days.
- d) Notice and Proof of Hospitalisation
Written notice of claim must be given to Us within thirty (30) days of discharged from the Hospital stating full particulars of such event, including all original bills and receipts, and a full Physician's report stipulating the diagnosis of the condition treated and the date the disability commenced in the Physician's opinion and the Physician's summary of the cost of treatment including medicines and services rendered. Failure to furnish such notice within the time allowed shall not invalidate any claim if it is shown not to have been reasonably possible to furnish such notice and that such notice was furnished as soon as was reasonably possible. We may request for written proof covering the occurrence, the character and the extent of the claim event in any reasonable form.
- e) Exclusion
This Policy shall not pay any Daily Hospitalisation Income Benefit caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:
 1. Pre-Existing Illness; or
 2. Specified Illnesses occurring during the first one hundred and twenty (120) days of continuous cover; or
 3. any medical or physical conditions arising within the first thirty (30) days of the Commencement Date or date of Reinstatement, whichever is later except for accidental injuries; or
 4. plastic/cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik), long-sightedness, astigmatism and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof; or

5. dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the period of insurance and performed by a dentist. In addition, expenses arising from placement of denture or prosthetic services such as bridges, implants and crowns or their replacement will not be payable; or
6. private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law; or
7. any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions; or
8. pregnancy, pregnancy related or its complications, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, erectile dysfunction and tests or treatment related to impotence or sterilisation; or
9. hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain; or
10. suicide, attempted suicide or intentionally self-inflicted injury while sane or insane; or
11. war or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection; or
12. ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or
13. expenses incurred for donation of any body organ by a Life Assured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications; or
14. investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapies such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aromatherapy or other alternative treatment; or
15. psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations); or
16. sickness or injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities; or
17. private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes; or
18. expenses incurred for sex changes.

2) Monthly Accidental Total and Permanent Disability (TPD) Income Benefit

a) Monthly Accidental TPD Income Benefit

If the Life Assured sustains TPD (as herein defined) within three hundred and sixty five (365) days from the date of Accident and if such TPD persists for a continuous period of at least six (6) months, We shall pay a monthly income as stated in the Schedule of Benefit up to one hundred and twenty (120) months after commencement of TPD.

All other benefit and premium under this plan shall cease immediately from the date of commencement of TPD. This policy shall terminate after completion of full one hundred and twenty (120) monthly income payment.

In the event that the death of the Life Assured occurs before the completion of full one hundred and twenty (120) monthly income payment, the remaining monthly income shall be paid in one lump sum. This Policy shall terminate thereafter.

b) Definition of TPD

For the purpose of this Policy, the definition of TPD is shown below:

1. Disability which in the opinion of a Physician, there is no reasonable possibility of the said Life Assured engaging in any business or occupation, and/or performing any work for compensation or profit during the Life Assured's remaining lifetime; or

In the case where the Life Assured at/prior to commencement of TPD was:

- i) unemployed; or
- ii) had permanently retired; or
- iii) had not engaged in any business or activity whatsoever from which income, compensation or profits is derived; or
- iv) above sixty (60) years of Age but below seventy (70) years of Age as of the Life Assured's last birthday,

TPD is now defined as disability which has caused the Life Assured to be confined to his/her home or a Hospital or similar institution resulting in loss of independent existence whereby the Life Assured is permanently unable to perform at least three (3) of the Activities of Daily Living, as herein defined, even with the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word "permanent", shall mean beyond the hope of recovery with current medical knowledge and technology.

All the Disability as defined above must continue uninterruptedly for a minimum period of six (6) months confirmed by a Physician, and if it is thereafter admitted as TPD, Our liability shall accrue as from the date of commencement of the TPD.

Activities of Daily Living (ADL) shall mean the following:

- i) Transfer – getting in and out of a chair without requiring physical assistance.
- ii) Mobility – the ability to move from room to room without requiring any physical assistance.
- iii) Continence – the ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
- iv) Dressing – putting on and taking off all necessary items of clothing without requiring assistance of another person.
- v) Bathing – the ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by other means.
- vi) Eating – all tasks of getting food into the body once it has been prepared.

OR

2. The disability is Total and Permanent if any of the following occurs:
 - i) total and irrecoverable loss of sight in both eyes; or

- ii) complete loss of function / loss by severance at or above the wrist or ankle of two (2) or more limbs; or
- iii) total and irrecoverable loss of sight in one (1) eye and complete loss of function / loss by severance at or above the wrist or ankle of one (1) limb.

c) **Notice and Proof of TPD**

Written notice of claim must be given to Us within six (6) months after the date of commencement of such TPD. Failure to give notice within such time shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible. We may demand the Life Assured to allow himself/herself to be examined by Physicians nominated by Us. We may request for written proof covering the occurrence, the character and the extent of the claim event in any reasonable form.

d) **Exclusion**

This Policy shall not pay any Monthly Accidental TPD Income Benefit caused directly or indirectly, wholly or partly, by and of the following occurrences:

1. self-destruction or any attempt threat or self-inflicted injury while sane or insane, intoxication by alcohol or drugs/narcotics of any kind (other than those taken in accordance with treatment prescribed and directed by the registered medical practitioner, but not for the treatment of drug or alcohol addiction); or
2. war, declared or undeclared, revolution or any warlike operations and any act of terrorism, including but not limited to the use of force or violence and/or the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear; or
3. armed forces or police service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order (except those personnel who are administration staff); or
4. making an arrest as an officer of the law; or
5. violation or attempted violation of the law or resistance to arrest; or
6. racing on horses or wheels; or
7. hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound); or
8. entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the Life Assured is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or on an unscheduled commercial flight or military air transport; or
9. participation in professional sports (including caving, potholing and bungee jumping); or
10. use of prototype engines; or
11. all kinds of diseases (including dengue fever and Japanese Encephalitis), pregnancy, childbirth or any form of miscarriage; or
12. illness, injury or other losses occurring before the payment of the initial premium, or while the Policy is in a state of lapse; or
13. ionising radiation or contaminated by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or
14. deliberate disregard of medical advice to seek treatment to prevent disease or disorder.

3) **No Claim Discount**

In the event there is no approved claim in the preceding Policy Year, a No Claim Discount as stated in the Schedule of Benefit for current Policy Year will be given.

4) **Compassionate Allowance**

a) **Compassionate Allowance**

In the event of death of the Life Assured, We shall pay the Compassionate Allowance as stated in the Schedule of Benefit, less any indebtedness. This Policy shall terminate thereafter.

b) **Notice and Proof of Death**

Written notice of claim and proof of death must be given to Us as soon as practicable. We may request for written proof covering the occurrence, the character and the extent of the claim event in any reasonable form.

c) **Exclusion**

This Policy shall not pay any Compassionate Allowance if the Life Assured commits suicide within one (1) year from the Issue Date or date of Reinstatement whichever is later, whether the Life Assured is sane or insane. The Policy shall terminate thereafter.

DEFINITION

FORM NO:

In this Policy:

Accident shall mean a sudden, unintentional, unexpected, unusual, and specific event that occurs at an identifiable time and place, which shall, independently of any other cause, be the sole cause of bodily injury.

Age shall mean the Age of Life Assured at his last birthday determined from the Commencement Date.

Applicant/Owner shall mean the person who owns this Policy and can exercise all rights, privileges and options available under this Policy subject to the Ownership Provisions.

Basic Sum Assured shall mean the amount of insurance coverage of Zurich MediCash when it is issued as shown in the Policy Information Page or as shown on Endorsement (as the case may be).

Commencement Date shall mean the date where the benefit start covered under this Policy.

Physician shall mean a person other than the Applicant or Life Assured or the immediate family member of the Applicant or Life Assured who is a registered medical practitioner qualified and licensed to practice western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice.

Due Date shall mean the date to pay. The Due Date will be the subsequent date following the Commencement Date, depending on the payment mode selected.

Endorsement shall mean an addendum to this Policy that changes the original Policy provisions subject to its term and conditions and approved by Us.

Hospital shall mean only an establishment duly constituted and registered as a Hospital for the care and treatment of sick and injured persons as in-patient and which:-

- (a) has facilities for diagnosis and major surgery; and
- (b) provides 24 hour a day nursing services by registered and qualified nurses; and
- (c) is under the supervision of a Physician; and
- (d) is not primarily a clinic; a place for alcoholics or drug addicts; a nursing, rest or convalescent home or a home for the aged or similar establishment.

Hospital Confinement shall mean the Life Assured being duly registered and admitted as an in-patient in a Hospital for more than six (6) consecutive hours.

Hospitalisation shall mean admission to a Hospital as a registered in-patient for medically necessary treatments for a covered disability upon recommendation of a Physician. A patient shall not be considered as an in-patient if the patient does not physically stay in the Hospital for the whole period of confinement.

Intensive Care Unit Or High Dependency Unit shall mean a section within a Hospital which is designated as an Intensive Care Unit or High Dependency Unit by the Hospital, and which is maintained on a twenty-four (24) hour basis solely for treatment of patients in critical condition and is equipped to provide special nursing and medical services not available elsewhere in the Hospital.

Issue Date shall mean the issuance date of the Policy.

Life Assured shall mean the person described in the Policy Information Page to whom the Applicant/Owner of the Policy has effect the coverage subject to a valid relationship between the two parties under the Financial Services Act 2013 and the Governing Law.

Maturity/Expiry Date shall mean the date as shown in the Policy Information Page or as shown on Endorsement (as the case may be) on which the coverage of the Life Assured under this Policy shall cease if not terminated earlier in accordance with the provision thereof.

Overseas shall mean outside of Life Assured's residing country.

Policy shall mean Zurich MediCash.

Policy Year shall mean one (1) year period from and including the Commencement Date (as stated in the Policy Information Page) of the Policy, or the one (1) year period from the anniversary date of the Policy.

Pre-Existing Illness shall be limited to illness which existed before the Commencement Date or effective date of change or date of Reinstatement, whichever is later, and for which the Life Assured has reasonable knowledge of the disabilities. A Life Assured is considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:-

- (a) the Life Assured had received or is receiving treatment; or
- (b) medical advice, diagnosis, care or treatment has been recommended; or
- (c) clear and distinct symptoms are or were evident; or
- (d) its existence would have been apparent to a reasonable person in the circumstances.

Specified Illnesses shall mean the following disabilities and its related complications, occurring during the first one hundred and twenty (120) days

from the Commencement Date or date of Reinstatement of this Policy, whichever is the later:

- (a) hypertension, diabetes mellitus and cardiovascular disease; or
- (b) all tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system; or
- (c) all ear, nose (including sinuses) and throat conditions; or
- (d) hernias, haemorrhoids, fistulae, hydrocele, varicocele; or
- (e) endometriosis including disease of the reproduction system; or
- (f) vertebro-spinal disorders (including disc) and knee conditions.

Tax shall mean any present or future, direct or indirect, tax, levy or duty, including consumption tax or any tax of similar nature, which is imposed on goods and services by government or tax authority.

We, Us and Our shall refer to Zurich Life Insurance Malaysia Berhad.

Whenever the context is required in this Policy, masculine form shall apply to feminine and singular term shall include the plural.

SAMPLE

GENERAL PROVISIONS

FORM NO:

THE CONTRACT

This Policy is issued in consideration of the payment of premium as specified in the Policy Information Page and pursuant to:

- a) the answers provide by Applicant/Owner or the Life Assured in the application/proposal form or any subsequent questionnaires provide by Us on any matters relating to the proposal and any disclosures made by Applicant/Owner or Life Assured between the time of submission of the application/ proposal and the time this contract is entered into; and
- b) medical reports and any other reports and questionnaires (collectively referred to as 'the material information').

Such material information shall form part of this contract of insurance between Us and Applicant/Owner. However, in the event of any pre-contractual misrepresentation made in relation to such material information, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

If Applicant/Owner or Life Assured are required by Us, before the Policy is renewed or varied, to answer any questions or if Applicant/Owner or Life Assured are required to confirm or amend any matter previously disclosed by Applicant/Owner to Us in relation to this Policy, it is Applicant/Owner's duty to take reasonable care not to make any misrepresentation when answering the questions or confirming or amending any matter previously disclosed.

Applicant/Owner must inform Us of any change to the information given to Us in his/her answers or in respect of any matter previously disclosed to Us in relation to the Policy if such changes had taken place after Applicant/Owner have submitted the application for renewal/variation but before the Policy is renewed or varied.

INCONTESTABILITY AND MISREPRESENTATION

If this Policy has been in-force during the lifetime of the Life Assured for more than two (2) years from the Issue Date (as stated in the Policy Information Page), this Policy will not be contestable except for fraud.

In the event of fraud, We are at liberty to void the Policy and the total premiums paid shall be refunded to Applicant/Owner, less any indebtedness.

If this Policy has been in-force during the lifetime of the Life Assured for two (2) years or less from the Issue Date (as stated in the Policy Information Page), We shall apply the remedies in Schedule 9 of the Financial Services Act 2013 accordingly in respect of the pre-contractual misrepresentation.

ALTERATION

No alterations in the terms of this Policy or any Endorsement thereon will be held valid unless the same is signed or initialled by Our authorised representative with three (3) months prior written notice by providing valid reason

NOTICE

Every notice or communication to Us shall be in writing and sent to Us. Any notices, requests, instructions or correspondences to be given by Us shall be sent by post, electronic means or any other methods deemed practicable to the Applicant/Owner and such communication shall be conclusively deemed to have been received by the Applicant/Owner.

AGE AND SEX

This Policy is issued at the Age shown in the Policy Information Page, which is the Life Assured's Age at last birthday. If the Age or sex was misstated in the application form, the benefit or premium will be adjusted according to the Policy which had been purchased based on the true Age or sex.

PROOF OF AGE

Where the Life Assured's Age has not been verified, We may require proof of Age of the Life Assured before the payment of benefits under this Policy.

DEDUCTION FROM PROCEEDS

Any indebtedness on this Policy will be deducted by Us from any payment or proceeds under this Policy at the time of settlement.

CERTIFICATION, INFORMATION AND EVIDENCE

All certificates, information, medical reports and evidence as required by Us shall be furnished at the expense of the Applicant/Owner, and in such a form that We may require. In any event all notices which We shall require the Applicant/Owner to give must be in writing and addressed to Us.

CURRENCY AND PLACE OF PAYMENT

All amount payable either to Us or by Us will be in Malaysian Ringgit and at Our office shown in the Policy Information Page or any payment channel which has been approved by Us.

NOMINATION UNDER PARAGRAPH 5 OF SCHEDULE 10 OF THE FINANCIAL SERVICES ACT 2013

Where the nominee of the Policy is the spouse, child or parent (when there is no spouse or child living at the time of nomination) of the Applicant/Owner, other than a Muslim Applicant/Owner, a trust is created in favour of the nominee for the benefit payable upon death of the Applicant/Owner. The Applicant/Owner may by completing the Trustee Nomination Form appoint trustee of the benefit payable under this Policy.

Notwithstanding the provisions contained in the Ownership Provisions to the contrary, the Applicant/Owner shall not deal with the Policy by revoking a nomination, by varying or surrendering the Policy, or by assigning or pledging the Policy as security, without written consent of the trustee or the assignee (as the case may be).

Payment of death benefit will be made in accordance to the Financial Services Act 2013.

TAX PROVISION

All premium and fees payable under this Policy may be subject to Tax. If Tax is imposed, it will be stated in the invoice and We may claim or collect the Tax from the Applicant/Owner in addition to the premium and/or fees payable under this Policy.

INFORMATION AND TERMS AND CONDITIONS RELATING TO INTERNATIONAL AUTOMATIC EXCHANGE OF INFORMATION FOR TAX PURPOSES AND CUSTOMER TAX COMPLIANCE

In connection with legal and regulatory requirements regarding the international exchange of information for tax purposes, including the U.S. Foreign Account Tax Compliance Act (FATCA) and laws and regulations related thereto, We are required to apply certain due diligence procedures to identify the tax residency or tax residencies of certain persons related to the Policy. In order to comply with this obligation, the Applicant/Owner and any person entitled to access the cash value, change the beneficiary or perform certain other actions with respect to the Policy as described by law (together in this Clause, to be referred to as "Applicant/Owner") must at Our request provide Us with an accurate self-certification regarding the jurisdiction or jurisdictions in which the Applicant/Owner is a tax resident and, if applicable, respond to Our request for documentary evidence and a taxpayer identification number or equivalent as is requested under the relevant regulation.

In accordance with applicable law, We will periodically report certain information about Applicant/Owners, including name and address, date of birth, place of birth and financial details relating to the Policy to the appropriate tax authority/ies or other authority/ies designated by law.

If the Applicant/Owner moves to another country and/or if the tax residency of any Applicant/Owner changes or differs from the information provided in a self-certification of tax residency or in documentation provided in connection with the Policy, the Applicant/Owner providing that self-certification or documentation must give Us written notice prior to such change but no later than within 30 DAYS OR SUCH LESSER NUMBER OF DAYS AS REQUIRED BY LAW of such change.

Please note that should the Applicant/Owner move to another country, the Applicant/Owner may no longer be eligible to make payments into the Policy or to make any investment decision relating to the Policy. The local laws and regulations of the jurisdiction to which Applicant/Owner move may affect Our ability to continue to service the Policy in accordance with its terms and conditions. Therefore, We reserve all rights to take any steps that We deem appropriate, including the right to cancel or terminate the Policy WITH IMMEDIATE EFFECT OR WITH A NOTICE PERIOD OF THE MINIMUM NUMBER OF DAYS PERMITTED BY LAW.

If this Policy is transferred/assigned to a new Applicant/Owner or a new Applicant/Owner is added to the Policy, the original Applicant/Owner must give Us prior written notice of such change to the Policy. Each new or additional Applicant/Owner must PROMPTLY OR WITH THE MINIMUM NUMBER OF DAYS PERMITTED BY LAW respond to Our request for an accurate self-certification regarding the jurisdiction or jurisdictions in which the new/additional Applicant/Owner is a tax resident, and respond to Our request for documentary evidence and a taxpayer identification number or equivalent. In addition to the actions described herein, failure to provide Us with such notice or provide Us the full requested information may impair the rights of the Applicant/Owner under the Policy or result in the termination of the Policy.

We execute payments under the Policy such as payments due to maturity of the Policy, partial or full surrender, or Policy loans only to the Applicant/Owner or beneficiary indicated in the relevant contractual document. These payments can only be made by wire transfer and to a bank account in the name of such Applicant/Owner or beneficiary located in the same jurisdiction as the Applicant/Owner's or, as applicable, the beneficiary's (tax) residency. An exception to these restrictions may be granted at Our sole discretion and after evaluation of the facts and circumstances. Under no circumstances We will execute any Policy related cash payments to US residents.

At Our request and based upon an indication that the most recent self-certification or tax residency is required respectively may no longer be reliable or accurate, an Applicant/Owner must PROMPTLY OR WITH THE MINIMUM NUMBER OF DAYS PERMITTED BY LAW provide a new self-certification and other supporting documentation as requested by Us.

We reserve all rights to take any steps that We deem appropriate, including the right not to execute payment instructions until We have received all information and documentation to Our satisfaction, or to cancel the Policy, WITH IMMEDIATE EFFECT OR WITH A NOTICE PERIOD OF THE MINIMUM NUMBER OF DAYS PERMITTED BY LAW, in the event that We discover that an Applicant/Owner and/or beneficiary provided an incorrect self-certification, that any other information or documentation provided in connection with identification and due diligence procedures is inaccurate or incomplete or an Applicant/Owner did not provide Us with a self-certification or other information as requested by Us within the response time set out in Our request.

Failure to fully respond to Our request within the time period allowed may result in the reporting of information about the Applicant/Owner to the appropriate tax authority or other authorities.

We do not provide any tax advice. Any information relating to applicable tax laws and regulations is of a general nature only. This Policy is designed for Applicant/Owners who are resident in Malaysia. If the Applicant/Owner decide to live outside of Malaysia after this Policy has been issued, and if the Applicant/Owner have questions or wish to receive additional information with respect to any of the provisions set forth above We recommend the Applicant/Owner obtain independent advice.

We reject any responsibility or liability whatsoever for any adverse tax consequences that may arise in respect of the Policy and/ or any payments made under the Policy as a result of changing the country of residency.

The insurance contract has been concluded based on the legal and regulatory requirements in-force and applicable at the time of conclusion. Should the mandatory legal and regulatory requirements applicable to this Policy change, in particular if Applicant/Owner change the country of residency, and as a consequence We are not able to continue performing the contract without potential material adverse effect to Us, to meet the changed legal and regulatory requirements We are entitled to modify the contractual terms and conditions as We deem appropriate at Our own discretion and without Applicant/Owner consent, or to terminate the Policy.

We will inform the Applicant/Owner whenever reasonably possible in advance about the changes in the contractual terms and conditions. In the case of termination of the Policy, We will send the Applicant/Owner a termination notice and the contract will terminate in accordance with the termination notice.

We reject any responsibility or liability whatsoever for any cost incurred by, or liability imposed on, an Applicant/Owner as a result of Our good faith efforts to comply with requirements regarding the identification, due diligence or reporting of information relating to Applicant/Owner for tax purposes.

SANCTIONS

All financial transactions are subject to compliance with applicable trade or economic sanctions laws and regulations. We will not provide the Applicant/Owner with any services or benefits including but not limited to acceptance of premium payments, claim payments and other reimbursements, if in doing so We violate applicable trade sanctions laws and regulations.

We may terminate the Policy if We consider the Applicant/Owner or Applicant/Owner's directors or officers as sanctioned persons, or the Applicant/Owner conduct an activity which is sanctioned, according to trade or economic sanctions laws and regulations.

GOVERNING LAW

This Policy is issued under the laws of Malaysia and is subject and governed by the laws prevailing in Malaysia.

COOLING- OFF PERIOD

The Applicant/Owner shall have the right to cancel the Policy by giving written notice within fifteen (15) days after the delivery of this Policy. Upon cancellation, We shall immediately refund the total premium paid, less any indebtedness.

TERMINATION

This Policy shall automatically terminate upon any of the following events, whichever may occur first:

- (a) when a written request for termination of this Policy is submitted to us; or
- (b) the Policy is cancelled or lapsed or terminated in accordance to the provisions contained in the Policy; or
- (c) upon death of the Life Assured; or
- (d) immediately after the Maturity/ Expiry Date of the Policy.

The payment or acceptance of any premium hereunder subsequent to the termination of this Policy shall not create any liability but We shall refund any such premium without interest.

OWNERSHIP PROVISIONS

FORM NO:

OWNERSHIP

The owner of this Policy is the Applicant/Owner as shown on this Policy Information Page unless subsequently changed. Only the Applicant/Owner can, during the Life Assured's lifetime, exercise all rights, privileges and options provided under this Policy subject to any assignee's and trustee's rights. In the event of the Applicant/Owner's death, such rights, privileges and options shall vest in the legal representative of the Applicant/Owner if any.

THE NOMINEE

The nominee is as stated by Applicant/Owner in the nomination form unless subsequently changed or revoked as provided for under the Revocation of Nomination clause. The interest of any nominee who predeceases the Life Assured shall vest in the Owner unless it is specifically stated otherwise.

REVOCAION OF NOMINATION

During the lifetime of the Life Assured and while the Policy is in-force, the Applicant/Owner may revoke the nominee of this Policy, by written notice and completing the appropriate form to Us, except where the nominee is the spouse, child or parent (when there is no spouse or child living at the time of nomination) of the Applicant/Owner. For such nomination, where a trust is created, or where trustee is appointed, written consent of the trustee is required for revocation of nomination.

A revocation or any subsequent nomination shall be effective only if recorded by Us. When the nominee is changed, it will be deemed effective as of the date the notice is signed whether or not the Life Assured is living at the time of such recording.

SAMPLE

PREMIUM PROVISIONS

FORM NO:

PREMIUM AND CURRENCY

All premium payable under this Policy are to be paid to Us on or before the Due Date in the currency and amount as stated on this Policy Information Page or Endorsement. The premium is not guaranteed. We shall have the right to revise the premium, at the start of any Policy Year, provided that we notify the Applicant/Owner at least thirty (30) days in advance by providing valid reason.

CHANGE OF PREMIUM FREQUENCY

Subject to Our minimum premium requirements, all requests for change in frequency of premium payment shall only take effect upon approval from Us. Premiums may be paid annually, semi-annually, quarterly or monthly basis.

GRACE PERIOD

A grace period of thirty one (31) days shall be allowed, from the date premiums are due, in order for this Policy to remain in-force. If any claim should arise within this period, the outstanding premium shall be deducted from the claims payable. If any premium remains unpaid at the end of its Grace Period, the Policy shall lapse.

POLICY YEARS AND ANNIVERSARIES

The determination of the Policy Years and Anniversaries are based on the Policy Commencement Date stated on this Policy Information Page or Endorsement.

DEFAULT

After the payment of the first payment, any failure by the Owner to pay a premium on or before the due date of the premium to Us shall be constituted as a default.

REINSTATEMENT

If the Policy has been lapsed due to non-payment of the premium after expiration of the Grace Period, it may be reinstated within one (1) year from the Due Date of the premium subject to:

- a) A written application for Reinstatement; and
- b) Submission of evidence of insurability satisfactory to Us; and
- c) Payment of all overdue premiums with interest; and

Such Reinstatement shall only cover any loss which occurs after the Policy is reinstated. In the event that there has been a claim event during the lapse period, We are at liberty to void the Reinstatement and the premium paid upon Reinstatement shall be refunded to Applicant/Owner.