Zurich Life Insurance Malaysia Berhad
Registration No. 196801000442 (8029-A)
Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia
Tel: 03-2109 6000 Fax: 03-2109 6888 Call Centre: 1-300-888-622

This Policy Information Page is issued based on your answers and disclosure which we have assessed to be acceptable.
Lembaran Maklumat Polisi ini dikeluarkan berdasarkan jawapan dan pendedahan anda yang telah kami nilaikan sebagai boleh diterima.

POLICY INFORMATION PAGE
LEMBARAN MAKLUMAT POLISI

Policy Number *Nombor Polisi*	: <<policy number>>		
Applicant / Owner *Pemohon / Pemilik*	: <<applicant/owner's name>>		
Applicant / Owner's Identity Card Number *Nombor Kad Pengenalan Pemohon / Pemilik*	: <<IC number>>		
Life Assured *Hayat Yang Diinsuranskan*	: <<life assured's name>>		
Life Assured's Identity Card Number *Nombor Kad Pengenalan Hayat Yang Diinsuranskan*	: <<IC number>>	**Age (Last Birthday)** *Umur (Hari Jadi Akhir)*	: <<life assured's age>>
Correspondence Address *Alamat Surat Menyurat*	: <<correspondence address>>		
Is Covered under the *Dillidungi di bawah*	: Zurich Savings & Protection Plan		
Commencement Date *Tarikh Permulaan*	: <<commencement date>>	**Maturity / Expiry Date** *Tarikh Matang / Luput*	: <<maturity / expiry date>>

Benefits *Manfaat*	**AMOUNT** *JUMLAH ATAU FAEDAH*
DEATH OR TPD / KEMATIAN ATAU HUKK	<<105% of single premium>>
GUARANTEED CASH PAYOUT / BAYARAN TUNAI TERJAMIN	RM<<1.5% of single premium> every 6 months / setiap 6 bulan
GUARANTEED MATURITY / MATANG TERJAMIN	RM<<100% of single premium>>
SINGLE PREMIUM *PREMIUM TUNGGAL*	<<premium>>

Chief Executive Officer
Ketua Pegawai Eksekutif

Issue Date: <<issue date>>
Tarikh Dikeluarkan

The benefits payable are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) brochure or contact Zurich Life Insurance Malaysia Berhad or PIDM (visit *www.pidm.gov.my*).
Manfaat-manfaat yang dibayar adalah dilindungi oleh Perbadanan Insurans Deposit Malaysia (PIDM) sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans (TIPS) PIDM atau hubungi Zurich Life Insurance Malaysia Berhad atau PIDM ((layari www.pidm.gov.my*).*

ZURICH SAVINGS & PROTECTION PLAN CONTRACT

This is a single premium endowment plan that provides insurance protection up to the Maturity/Expiry Date.

BENEFITS

I) DEATH BENEFIT

1. Death Benefit
   In the event of death of the Life Assured due to any cause, We shall pay one hundred and five percent (105%) of the Premium paid in one (1) lump sum.

   Once the Death Benefit is paid, this Policy shall terminate thereafter.

2. Notice Of Death Claim
   Written notice of claim and proof of death must be given to Us as soon as practicable at the expense of the claimant. We shall request written proof covering the occurrence, the character and the extent of the claim event in the form as We prescribed.

3. Suicide
   If the Life Assured commits suicide within one (1) year from the Issue Date, whether the Life Assured is sane or insane, We shall limit Our liability to refund the premiums paid minus GCP paid. This Policy shall terminate thereafter.

II) TOTAL AND PERMANENT DISABILITY ("TPD") BENEFIT

1. If the Life Assured shall sustain Total and Permanent Disability (as herein defined) prior to the Policy Anniversary immediately following his seventy second (72^{nd}) birthday or prior to Maturity/Expiry Date, whichever is earlier, and if such TPD persists for a continuous period of at least six (6) months, we shall pay one hundred and five percent (105%) of Premium paid in one (1) lump sum.

   Once the TPD Benefit is paid, this Policy shall terminate thereafter.

2. Notice of TPD Claim
   Written notice of claim with sufficient information and particulars to identify the Life Assured must be given to Us within six (6) months after the date of commencement of TPD. We reserve the right to ask for written proof covering the occurrence, the character and the extent of the claim event in any form as We prescribed.

3. Proof of TPD

   Proof of TPD must be:
   (a) furnished to Us at the expense of the claimant; and
   (b) supported by medical reports issued by registered medical practitioner, diagnostic test report and any other reports as required by Us.
   We may request the Life Assured to be examined by Our nominated physicians.

4. Definition of TPD
   For the purpose of this Policy, TPD means:

   (1) In the case where the Life Assured:

   (i) prior to the commencement of TPD was eighteen (18) years of age and above but below sixty (60) years of age as of the Life Assured's last birthday and was engaged in any business or occupation, and/or performing any work for compensation or profit, TPD is defined as 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

   (ii) prior to the commencement of TPD was either (a) unemployed; (b) had permanently retired; (c) had not engaged in any business or activity whatsoever from which income, compensation or profits is derived; or (d) above sixty (60) years of age but below seventy two (72) years of age as of the Life Assured's last birthday, TPD is defined as disability which has caused the Life Assured to be confined and under medical supervision and permanently unable to perform at least three (3) of the Activities of Daily Living independently, even with the use of mechanical assistance.

   Provided that the disability in (i) or (ii) above must have continued uninterruptedly for a minimum period of six (6) months as confirmed by a physician. If it is thereafter admitted as TPD, Our liability shall accrue as from the date of commencement of the TPD.

   OR

   (2) The disability is total and permanent if any of the following occurs:
   a. total and irrecoverable loss of sight in both eyes; or
   b. complete loss of function / loss by severance at or above the wrist or ankle of two (2) or more limbs; or

c. 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.

5. Definition of Activities of Daily Living (ADL)
Activities of Daily Living (ADL) shall mean the following:
(a) Transfer – getting in and out of a chair without requiring physical assistance.
(b) Mobility – the ability to move from room to room without requiring any physical assistance.
(c) Continence – the ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
(d) Dressing – putting on and taking off all necessary items of clothing without requiring assistance of another person.
(e) 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.
(f) Eating – all tasks of getting food into the body once it has been prepared.

6. Exclusion
This Policy shall not cover any TPD caused directly or indirectly, wholly or partly, by any of the following occurrences:

(a) Any self-inflicted injuries while sane or insane, including but not limited to attempted suicide; or
(b) Travel or flight in or on any type of aircraft except on a regular scheduled passenger flight of a commercial aircraft; or
(c) Any activities of a military nature whilst being engaged in military service in time of declared or undeclared war while under orders for warlike operations or restoration of public order; or
(d) Any war, civil war, invasion, act of foreign enemy, warlike actions, (whether war be declared or not), including accidental explosion and/or deliberate explosion of weapons of war, during war or directly as a result of previous war; or
(e) Any Pre-Existing Illness (defined hereafter) ; or
(f) Being involved in unlawful/illegal act; or
(g) Being under the influence of any alcohol, narcotic and/or drug.

III) GUARANTEED CASH PAYOUT ("GCP") BENEFIT

While this Policy is in-force, We shall pay a GCP at the end of every six (6) month period throughout the Policy tenure, according to the table below. GCP will be paid to Applicant/Owner's bank account.

End of Month	Percentage (%) of Premium
Sixth (6th) Month	One point five percent (1.5%)
Twelve (12th) Month	
Eighteenth (18th) Month	
Twenty Fourth (24th) Month	

GCP shall automatically cease upon the first occurrence of:
a) Death or TPD of the Life Assured; or
b) The Policy is surrendered or terminated.

IV) GUARANTEED MATURITY BENEFIT

Upon the Life Assured surviving beyond the Maturity/Expiry Date, We shall pay a Guaranteed Maturity Benefit equal to one hundred percent (100%) of Premium paid in one lump sum.

Upon payment of Maturity Benefit, this Policy shall terminate thereafter.

DEFINITIONS

In this Policy:

APPLICANT/OWNER shall mean the person who owns this Policy and can exercise all rights, privileges and options available under this Policy.

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

LIFE ASSURED shall mean the person named as such in the Policy Information Page and whose life the insurance is taken.

MATURITY/EXPIRY DATE shall mean the date as shown in the Policy Information Page on which the coverage of the Life Assured under this Policy shall cease immediately after this date if not terminated earlier in accordance with the provision thereof.

POLICY shall mean Zurich Savings & Protection Plan.

POLICY ANNIVERSARY shall mean one (1) year after the commencement date of this Policy and annually thereafter.

POLICY YEAR shall mean the one (1) year period from and including the commencement date (as stated in the Policy Information Page), or the one (1) year period from the Policy Anniversary.

PRE-EXISTING ILLNESS shall mean any conditions, illnesses or disabilities which existed before the commencement date, and for which the Life Assured has reasonable knowledge of. A Life Assured is considered to have reasonable knowledge of a pre-existing illness is one for which: -

(a) The Life Assured had received or is receiving treatment;
(b) Medical advice, consultation, diagnosis, care or treatment has been recommended;
(c) Clear and distinct signs or symptoms are or were evident; or
(d) Its existence would have been apparent to a reasonable person in the circumstances.

PREMIUM shall mean the premium payable under this Policy, as stated in the Policy Information Page.

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 OR 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.

GENERAL PROVISIONS

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 given by Applicant/Owner or the Life Assured in the application/proposal form or any subsequent questionnaires given 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) any other reports and questionnaires (where applicable);
(collectively referred to as 'the material information')

and such material information shall form part of this contract of insurance between Us and the Applicant/Owner. Life Assured has a duty to take reasonable care not to make a misrepresentation in providing the material information in that the answers provided should be accurate. 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.

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 variation but before the Policy is varied.

INCONTESTABILITY AND MISREPRESENTATION

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.

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.

NON-PARTICIPARING IN PROFITS

This is a non-participating Policy and shall not be entitled to share in Our profits.

CURRENCY AND PLACE OF PAYMENT

All amounts payable either to Us or by Us will be in Malaysian Ringgit and at Our office shown on 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 policy moneys payable upon death of the Applicant/Owner. The Applicant/Owner may, by completing the Trustee Nomination Form, appoint trustee(s) of the policy moneys payable under this Policy.

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(s) or the assignee (as the case may be).

THE NOMINEE

The nominee is as named in the nomination form unless subsequently changed or revoked as provided for under the Revocation of Nomination clause.

REVOCATION OF NOMINATION

During the lifetime of the Life Assured and while the Policy is in-force, the 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 Owner. For such nomination, where a trust is created, or where trustee(s) 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 provided that the nomination form is received by Us whether or not the Life Assured is living at the time of such recording.

TAX

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 CONDITONS 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 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 "Owner") must at Our request provide Us with an accurate self-certification regarding the jurisdiction or jurisdictions in which the 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 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 Owner moves to another country and/or if the tax residency of any Policyholder changes or differs from the information provided in a self-certification of tax residency or in documentation provided in connection with the policy, the 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 you move to another country you may no longer be eligible to make payments into your Policy or to make any investment decision relating to your Policy. The local laws and regulations of the jurisdiction to which you move may affect Our ability to continue to service your 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 Owner or a new Owner is added to the Policy the original Owner must give Us prior written notice of such change to the Policy. Each new or additional Owner must promptly or within 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 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 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 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 Owner or beneficiary located in the same jurisdiction as the 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, a 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 a 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 a 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 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 Owners who are resident in Malaysia. If you decide to live outside of Malaysia after this Policy has been issued, and if you have questions or wish to receive additional information with respect to any of the provisions set forth above, We recommend you obtain independent advice.

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

Your Policy 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 you change your 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 your consent, or to terminate the Policy.

We will inform you 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 you a termination notice and the Policy will terminate in accordance with the termination notice.

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

SANCTIONS

All financial transactions are subject to compliance with applicable trade or economic sanctions laws and regulations. We will not provide you, the Life Assured, beneficiary or any third party 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 identify you, the Life Assured, beneficiary as sanctioned persons, or you, the Life Assured, beneficiary 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.

NOTICE

Any notices, requests, instructions or correspondences to be given by Us shall be sent by post, electronic means or any other methods deemed practicable, and such communication shall be conclusively deemed to have been received by the Life Assured.

ALTERATION

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

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.

SURRENDER

This Policy can be surrendered at any time upon request, and the guaranteed cash value will be provided according to Policy Year as shown in the table below:

Policy Year	Guaranteed cash value [Percentage (%) of Premium]
First (1st)	Ninety eight percent (98%)
Second (2nd)	Ninety nine percent (99%)

The Policy shall terminate upon full payment of guaranteed cash value.

COOLING-OFF PERIOD

The Applicant/Owner shall have the right to cancel the Policy by giving written notice to Us within fifteen (15) days after the delivery of this Policy. Upon cancellation, the premiums that you have paid will be refunded to you.

TERMINATION

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

(a) Upon full payment of Death Benefit; or
(b) Upon full payment of TPD Benefit; or
(c) Upon full payment of Guaranteed Maturity Benefit; or
(d) Upon Policy being surrendered; or
(e) When a written request for termination of the Policy is submitted to us and endorsed on the Policy.

Termination of this Policy will have no effect on any claim arising prior to such termination

PENYATA MAKLUMAT POLISI
POLICY INFORMATION STATEMENT

Kami ingin membawa perhatian anda kepada maklumat penting berikut: -
We wish to draw your attention to the following important information: -

(a) Bukti Umur akan diperlukan ketika Polisi matang/membuat tuntutan, jika Umur tidak diakui.
Proof of Age will be required at times of maturity/claims, if Age has not been admitted.

(b) Segala pembayaran kepada Syarikat boleh dilakukan melalui Shopee Pay.
All payments are to be made to the Company via ShopeePay.

(c) Pelantikan Individu untuk menerima wang Polisi boleh dibuat dengan menggunakan Borang Penamaan atau Borang Penyerahan standard Kami.
Appointment of Persons to receive the Policy moneys can be made by using Our standard Nomination Form or Assignment Form.

(d) Anda boleh menyerahkan Polisi anda untuk wang tunai (tertakluk kepada terma dan syarat) Polisi. Walau bagaimanapun, anda akan kehilangan nilai perlindungan jika berbuat demikian.
You can surrender your Policy for cash (subject to the terms and conditions) of the Policy.
However, you will stand to lose the value of cover if you do so.

(e) Anda boleh menghubungi Pegawai Cawangan, atau Jabatan Pusat Panggilan di Ibu Pejabat Kami untuk sebarang pertanyaan atau perkhidmatan berkaitan polisi anda.
You can contact Our Branch Officers, Call Centre Department at Our Head Office for any enquiries or service relating to your policy.

(f) Jika terdapat perubahan pada alamat, nombor telefon atau butiran peribadi Hayat yang Diinsuranskan atau penama, ia perlu dimaklumkan kepada Kami agar semua urusan surat-menyurat dapat dilakukan dengan segera.
If there is a change in Life Assured's or nominee's address, contact number or other personal details, it should be notified to Us so that all correspondence can be directed promptly.

(g) Seperti yang diperuntukkan di bawah Perenggan 2(1) Jadual 8 Akta Perkhidmatan Kewangan 2013, Pemohon/Pemilik, dalam tempoh lima belas (15) hari selepas penyerahan polisi hayat apa-apa jenis kepadanya atau kepada seseorang yang tinggal di kediamannya, boleh memulangkan polisi hayat tersebut kepada syarikat insurans hayat berlesen dan syarikat tersebut hendaklah segera memulangkan apa-apa premium yang telah dibayar berkenaan dengan polisi hayat tersebut, dan polisi hayat itu akan dibatalkan tertakluk hanya kepada potongan perbelanjaan yang ditanggung bagi pemeriksaan perubatan Hayat yang Diinsuranskan.
As provided under Paragraph 2(1) of Schedule 8 of the Financial Services Act 2013, an Applicant/Owner, within fifteen (15) days after the delivery of a life policy of any description to him or to a person who resides at his residence, may return the life policy to the licensed life insurer and it shall immediately refund any premium which has been paid in respect of the life policy, and the life policy shall be cancelled subject only to the deductions of expenses incurred for the medical examination of the Life Assured.

(h) Sekiranya berlaku sebarang pertikaian, anda boleh mendapatkan perkhidmatan ombudsman untuk kes anda. Anda boleh menghubungi:-
In the event of any dispute, you may seek for an ombudsman service for your case. You may contact:-

i) Financial Markets Ombudsman Service
(Formerly known as Ombudsman for Financial Services)
Company No: 200401025885
Level 14, Main Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
General Line: +603-22722811
Website: www.fmos.org.my

ii) Contact Centre (BNMLINK)
Bank Negara Malaysia
4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur
Tel: 1-300-88-5465
bnm.gov.my/BNMLINK

iii) Zurich Life Insurance Malaysia Berhad,
Level 23A, Mercu 3,
No. 3, Jalan Bangsar,
KL Eco City, 59200 Kuala Lumpur
Tel: 03-2109 6000
Call Centre: 1-300-888-622
Fax: 603-2109 6888
E-mail:callcentre@zurich.com.my