

PRODUCT DISCLOSURE SHEET



ZURICH®

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance. Other customers have read this PDS and found it helpful; **you should read it too.**

This PDS is for illustration purposes only and is based on a healthy 30-year old male non-smoker.

Date: 1 January 2026

1 What is Zurich Multi Shield?

Zurich Multi Shield provides coverage against Death, Total Permanent Disability (TPD), Accidental Death Benefit (ADB), Golden Age Disability (GAD), Terminal Illness (TI) and Terminal Cancer (TC) for **70** years. Additionally, this product also comes with Spouse Care Privilege and Guaranteed Maturity Benefit.

2 Know Your Coverage / Benefits

As an illustration, for RM 6,550.00 annually, you will receive the following life insurance **coverage:**

Death / TPD / GAD / TI / TC Benefit	RM 500,000 or cash value or Total Premium paid, whichever higher
Balik Kampung Accidental Death Benefit	Additional RM 500,000 on top of Death Benefit
Public Conveyance Accidental Death Benefit	Additional RM 1,000,000 on top of Death Benefit
Overseas Accidental Death Benefit	Additional RM 1,500,000 on top of Death Benefit
On-board Flight Accidental Death Benefit	Additional RM 2,000,000 on top of Death Benefit
Natural Disaster Accidental Death Benefit	Additional RM 2,500,000 on top of Death Benefit
Spouse Care Privilege	Spouse has the option to purchase a life policy with Death or TPD benefit for a coverage amount up to RM 250,000 without requiring evidence of insurability
Guaranteed Maturity Benefit	RM 750,000

Note:

- **This product provides guaranteed annualized returns of 1.30%, if held to maturity.**
- **Please ask from your intermediary a sample contract for the full list of terms and conditions.**

The benefits payable are protected by PIDM up to limits. Please refer to PIDM TIPS brochure or contact Zurich Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Your life insurance **excludes:**

- Death - If due to suicide within 1 year, only premium paid will be payable;
- TPD / GAD / TI / TC - Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing illness);
or
- Accidental Death - Any self-inflicted injuries.

Note: This list is **non-exhaustive**. You must refer to the insurance policy for the full list of exclusions.

If you have any questions or require assistance on your life insurance, you can:



Call us at
1-300-888-622



Visit us at
<https://mya.zurich.com.my/rdt/multishield>



Email us at
callcentre@zurich.com.my

3 Know Your Obligations

For this life insurance, you must pay a premium of:	
Premium	RM 6,550.00 (annually)
Duration: 70 years	
You also have to pay the following fees and charges:	
Commission	28.50% of premium or RM 11,200.50 over 6 years Please refer to the Sales Illustration for more details.
Other applicable charges	Tax – Premium and fees may subject to tax or other government levies, if applicable.

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- Juvenile Lien shall be applicable to Death or TPD or TI or TC benefit before attaining age of 4 years old.
- A premium grace period of 31 days from its due date will be allowed for payment of each premium.
- Premium payment beyond grace period may result in policy lapse and may affect future benefit payouts.
- The premium is guaranteed for this plan. The premium is based on standard risks. The policy terms and rates may vary depending on the underwriting requirements.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Cooling-off period:** You may cancel your policy within 15 days after your policy has been delivered to you. The premium that you have made will be refunded to you, less any medical fee incurred.
- **Cancellation/Surrender:** After the cooling-off period, you may cancel your policy by giving us a written notice. We will pay you the cash value.

Zurich Life Insurance Malaysia Berhad (Registration No. 196801000442 (8029-A)) is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.