

# PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your personal accident 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 and office worker.

Date: 1 January 2026

## 1 What is Protect All (PA) 110 Evo Plan 1?

PA110 Evo provides compensation, medical related reimbursement and income replacement in the event of injuries, disability or death caused solely by accidental means.

## 2 Know Your Coverage

As an illustration, for **RM 324.00** annually, you will receive the following **coverage**:

This plan <b>covers</b> :	This plan <b>excludes</b> :
<p>(a) Accidental Death &amp; Permanent Dismemberment / Disablement – Up to <b>RM 50,000</b>, refer to schedule of indemnities in the supplementary contract</p> <p>(b) Medical Reimbursement – Up to <b>RM 5,000</b></p> <p>(c) Weekly Indemnity (up to 104 weeks)</p> <p>- for Temporary Total Disability – <b>RM 100</b></p> <p>- for Temporary Partial Disability – <b>RM 50</b></p> <p>(d) Broken Bones / Burns – Up to <b>RM 8,000</b></p> <p>(e) Daily Hospital Income (up to 180 days) – <b>RM 50</b></p> <p>(f) Physician Benefit Reimbursement – Up to <b>RM 100</b></p> <p>(g) Ambulance Fee Reimbursement – Up to <b>RM 200</b></p> <p>(h) Death (all causes) – <b>RM 20,000</b></p>	<ul style="list-style-type: none"><li>• Death – If due to suicide within 1 year, only premium paid will be payable.</li><li>• Violation or attempted violation of the law or resistance to arrest.</li><li>• Self-destruction or any attempt thereof or self-inflicted injury.</li></ul>

**Note: The above lists are non-exhaustive. You must refer to the insurance policy for the full list of benefits and exclusions. Please ask from your intermediary a sample contract.**

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](http://www.pidm.gov.my)).

The duration of coverage is 20 years.

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



Call us at  
1-300-888-622



Visit us at  
<https://mya.zurich.com.my/rdt/protectall110evo>



Email us at  
callcentre@zurich.com.my

### 3 Know Your Obligations

<b>For this personal accident insurance, you must pay a premium of:</b>			
Premium	<b>RM 324.00</b> (annually)		
Duration: <b>20</b> years			
You also have to pay the following fees and charges:			
Commission	<b>25.17%</b> of premium or <b>RM 489.24</b> over 6 years		
	<b>Policy Year</b>	<b>% of Premium</b>	<b>Amount (RM)</b>
	1	37.00%	119.88
	2	37.00%	119.88
	3	37.00%	119.88
	4	20.00%	64.80
	5	10.00%	32.40
	6	10.00%	32.40
	7 & onwards	Nil	Nil
	<b>TOTAL</b>	<b>25.17%</b>	<b>489.24</b>
Other applicable charges	<b>Tax</b> – Premium and fees may subject to tax or other government levies, if applicable.		

### 4 Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- 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 rider lapse and may affect future benefit payouts.
- Weekly Indemnity Benefits expires at age 65.
- 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.

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