

# PRODUCT DISCLOSURE SHEET



**ZURICH**

## Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health 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: <<Print Date>>

## 1 What is Zurich 3asyCare Gold?

Zurich 3asyCare Gold provides Critical Illness coverage for **50** years. Additional 10% of Basic Sum Assured will be payable as Special Care Benefit if the Life Assured is a non-smoker. This plan is a pure critical illness protection plan and does not have any savings or investment elements.

## 2 Know Your Coverage / Benefits

**As an illustration, for RM 226.10 annually, you will receive the following coverage:**

Critical Illness Benefit	<b>RM 100,000</b>
Special Care Benefit	<b>RM 10,000</b>

The critical illnesses covered under this product include:

1. Cancer
2. Stroke
3. Heart Attack

**Note:** Please refer to contract for details on the critical illnesses covered.

**Note: Please refer to 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](http://www.pidm.gov.my)).

Your medical and health insurance **excludes:**

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing illness);
- Other than first incidence of Critical Illness;
- For Stroke, which signs or symptoms first occur within 30 days from policy commencement date;
- For Cancer and Heart Attack, which signs or symptoms first occur within 60 days of commencement date;
- Any illness caused by self-inflicted injury, wilful misuse of alcohol and / or taking of drugs; or
- Death occurs within 14 days of diagnosis and confirmation of the Critical Illness.

**Note:** Please refer to the policy for the detailed exclusions.

**If you have any questions or require assistance on your medical and health insurance, you can:**



Call us at  
1-300-888-622



Visit us at  
[our website](#)



Email us at  
[callcentre@zurich.com.my](mailto:callcentre@zurich.com.my)

### 3 Know Your Obligations

<b>For this medical and health insurance, you must pay a premium of:</b>	
Premium	<b>RM 226.10</b> (annually)
Duration: <b>50</b> years	
You also have to pay the following fees and charges:	
Commission	No commission as this is a direct distribution product, no intermediary is involved.
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 disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- Your coverage will only start 30 days (Stroke) or 60 days (Cancer and Heart Attack) from the effective date of the policy.
- To qualify for claim, you must survive at least 14 days following the date of diagnosis of any of the critical illness.
- A premium grace period of 31 days from premium due date will be allowed for payment of each premium.
- Premium payment beyond premium grace period may result in lapse and may affect future benefit payouts.
- The premium for this policy is not guaranteed.

**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.

- **Free-look period:** You may cancel your plan within 15 days after your policy has been delivered to you. The premium that you have made will be refunded to you.
- **Cancellation/Surrender:** After the free-look period, you may cancel your policy by giving us a written notice.

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

**Appendix 1: Premium Option 1: Sum Assured RM 50,000**

Attained Age	Male				Female			
	Annual (RM)	Semi-Annually (RM)	Quarterly (RM)	Monthly (RM)	Annual (RM)	Semi-Annually (RM)	Quarterly (RM)	Monthly (RM)
18 - 24	150.40	76.70	38.73	13.08	152.00	77.52	39.14	13.22
25 - 29	173.20	88.33	44.60	15.07	178.40	90.98	45.94	15.52
30 - 34	188.80	96.29	48.62	16.43	196.70	100.32	50.65	17.11
35 - 39	216.90	110.62	55.85	18.87	225.10	114.80	57.96	19.58
40 - 44	264.90	135.10	68.21	23.05	271.50	138.47	69.91	23.62
45 - 49	363.70	185.49	93.65	31.64	362.80	185.03	93.42	31.56
50 - 54	467.40	238.37	120.36	40.66	430.90	219.76	110.96	37.49
55 - 59	688.70	351.24	177.34	59.92	535.30	273.00	137.84	46.57
60 - 64	1006.40	513.26	259.15	87.56	672.00	342.72	173.04	58.46
65 - 69	1489.70	759.75	383.60	129.60	874.00	445.74	225.06	76.04
70 - 74	2138.10	1090.43	550.56	186.01	1248.30	636.63	321.44	108.60
75 - 79	2881.20	1469.41	741.91	250.66	1699.80	866.90	437.70	147.88

**Appendix 2: Premium Option 2: Sum Assured RM 100,000**

Attained Age	Male				Female			
	Annual (RM)	Semi-Annually (RM)	Quarterly (RM)	Monthly (RM)	Annual (RM)	Semi-Annually (RM)	Quarterly (RM)	Monthly (RM)
18 - 24	169.10	86.24	43.54	14.71	170.60	87.01	43.93	14.84
25 - 29	197.70	100.83	50.91	17.20	208.40	106.28	53.66	18.13
30 - 34	226.10	115.31	58.22	19.67	242.40	123.62	62.42	21.09
35 - 39	299.00	152.49	76.99	26.01	319.70	163.05	82.32	27.81
40 - 44	464.70	237.00	119.66	40.43	485.90	247.81	125.12	42.27
45 - 49	681.40	347.51	175.46	59.28	679.60	346.60	175.00	59.13
50 - 54	839.90	428.35	216.27	73.07	752.40	383.72	193.74	65.46
55 - 59	1294.40	660.14	333.31	112.61	964.40	491.84	248.33	83.90
60 - 64	1943.20	991.03	500.37	169.06	1241.30	633.06	319.63	107.99
65 - 69	2964.70	1512.00	763.41	257.93	1671.80	852.62	430.49	145.45
70 - 74	4218.70	2151.54	1086.32	367.03	2450.30	1249.65	630.95	213.18
75 - 79	5729.00	2921.79	1475.22	498.42	3367.50	1717.43	867.13	292.97