PRODUCT DISCLOSURE SHEET

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 Silver?

Zurich 3asyCare Silver 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 176.30*** annually, you will receive the following **coverage:**

Critical Illness Benefit	**RM 100,000**
Special Care Benefit	**RM 10,000**

The critical illnesses covered under this product include:
1. Stroke
2. 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).

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 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 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

3 Know Your Obligations

For this medical and health insurance, you must pay a premium of:	
Premium	**RM 176.30** (annually)
Duration: **50** 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	**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.
- Your coverage will only start 30 days (Stroke) or 60 days (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 its 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 plan 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	136.70	69.72	35.20	11.89	135.10	68.90	34.79	11.75
25 - 29	155.80	79.46	40.12	13.55	152.40	77.72	39.24	13.26
30 - 34	163.70	83.49	42.15	14.24	155.00	79.05	39.91	13.49
35 - 39	179.50	91.55	46.22	15.62	157.90	80.53	40.66	13.74
40 - 44	207.10	105.62	53.33	18.02	165.70	84.51	42.67	14.42
45 - 49	239.80	122.30	61.75	20.86	175.90	89.71	45.29	15.30
50 - 54	274.40	139.94	70.66	23.87	189.00	96.39	48.67	16.44
55 - 59	353.80	180.44	91.10	30.78	216.80	110.57	55.83	18.86
60 - 64	482.80	246.23	124.32	42.00	262.80	134.03	67.67	22.86
65 - 69	800.90	408.46	206.23	69.68	393.00	200.43	101.20	34.19
70 - 74	1228.50	626.54	316.34	106.88	697.90	355.93	179.71	60.72
75 - 79	1743.90	889.39	449.05	151.72	1099.60	560.80	283.15	95.67

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	142.60	72.73	36.72	12.41	139.90	71.35	36.02	12.17
25 - 29	163.00	83.13	41.97	14.18	156.40	79.76	40.27	13.61
30 - 34	176.30	89.91	45.40	15.34	159.10	81.14	40.97	13.84
35 - 39	207.60	105.88	53.46	18.06	165.20	84.25	42.54	14.37
40 - 44	262.70	133.98	67.65	22.85	180.30	91.95	46.43	15.69
45 - 49	349.70	178.35	90.05	30.42	200.10	102.05	51.53	17.41
50 - 54	433.00	220.83	111.50	37.67	237.80	121.28	61.23	20.69
55 - 59	619.90	316.15	159.62	53.93	295.00	150.45	75.96	25.67
60 - 64	899.50	458.75	231.62	78.26	396.90	202.42	102.20	34.53
65 - 69	1539.90	785.35	396.52	133.97	725.60	370.06	186.84	63.13
70 - 74	2413.90	1231.09	621.58	210.01	1361.30	694.26	350.53	118.43
75 - 79	3452.90	1760.98	889.12	300.40	2184.30	1113.99	562.46	190.03