

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: <<Print Date>>

1 What is Zurich Direct Term?

Zurich Direct Term provides coverage against Death and Total Permanent Disability (TPD) for **15** years. This plan is a pure protection plan and does not have any savings or investment elements.

2 Know Your Coverage / Benefits

As an illustration, for RM 1,325.00 annually, you will receive the following life insurance coverage:

Death / TPD Benefit	RM 500,000
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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 life insurance **excludes:**

- Death - If due to suicide within 1 year, only premium paid will be payable.
- TPD - Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing illness).

Note: This list is **non-exhaustive**. You must refer to the policy and supplementary contract 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
[our website](#)



Email us at
callcentre@zurich.com.my

3 Know Your Obligations

For this life insurance, you must pay a premium of:	
Premium	RM 1,325.00 (annually)
Duration: 15 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.
- 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 policy lapse and may affect future benefit payouts.
- The premium is guaranteed for this plan.

Note: This list is **non-exhaustive**. You should refer to the policy and supplementary contract 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.
- **Cancellation/Surrender:** After the cooling-off 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: Monthly Premium of Plan 6 (Basic Sum Assured of RM 500,000) for Some Sample Ages

Entry Age (Last Birthday)	Monthly Premium (RM)					
	Coverage Term					
	5 Years	10 Years	15 Years	5 Years	10 Years	15 Years
	Male			Female		
20	82.35	90.45	96.30	67.95	72.45	76.05
30	83.70	100.35	119.25	77.85	82.35	100.35
40	130.50	171.45	235.80	120.15	157.95	208.35
50	340.65	418.95	552.15	278.55	367.65	502.65