

# 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 MediCash?

Zurich MediCash provides daily hospitalisation income, monthly accidental Total and Permanent Disability (TPD) income and compassionate allowance for a coverage period of **20** years. This plan also comes with a no claim discount. 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 286.60 annually, you will receive the following coverage:**

Daily Hospitalisation Income Benefit (up to 60 days per year)	RM 200 per day
Intensive Care Unit (ICU) or High Dependency Unit (HDU) or Overseas Daily Hospitalisation Income (up to 60 days per year)	RM 400 per day
Monthly Accidental TPD Income Benefit	RM 2,000 per month
Compassionate Allowance	RM 20,000
No Claim Discount	20% of the premium for current policy year if no claim is made in the preceding policy year.

**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);
- Specified illnesses occurring within 120 days;
- The signs or symptoms that has manifested within 30 days from policy commencement date or reinstatement date except for accidental injuries;
- Plastic or cosmetic surgery;
- Dental conditions;
- Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS or ARC and related diseases, and any communicable diseases requiring quarantine by law;
- Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;
- Pregnancy related conditions;
- Hospitalisation primarily for investigatory purposes;
- Suicide or any self-inflicted injuries;
- War, and any criminal activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;
- Ionising radiation or contamination by radioactivity from nuclear fuel or nuclear waste;
- Expenses incurred for donation of any body organ by the Life Assured and costs of acquisition of the organ;
- Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical;
- Psychotic, mental or nervous disorders;
- Sickness or Injury arising from hazardous sports;
- Private flying other than as a fare-paying passenger in any commercial scheduled airlines;
- Expenses incurred for sex changes;
- Making an arrest as an officer of the law;
- Violation or attempted violation of law or resistance to arrest;
- Racing on horses or wheels;
- Hernia, ptomaines or bacteria infection;
- Participation in professional sports;
- Use of prototype engines; Deliberate disregard of medical advice to seek treatment to prevent disease or disorder;
- Monthly Accidental TPD Income Benefit – all kinds of diseases, pregnancy, childbirth or any form of miscarriage; or
- Compassionate Benefit - If due to suicide within 1 year.

**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	<b>RM 286.60</b> (annually)
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Duration: <b>20</b> years
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You also have to pay the following fees and charges:

Commission	No commission as this is a direct distribution product, no intermediary is involved.
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Other applicable charges	<b>Tax</b> – Premium and fees may subject to tax or other government levies, if applicable.
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### 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.
- Unless due to accident, your coverage will only start 30 or 120 days (for specified illnesses) from the effective date of the policy, depending on the illnesses.
- 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 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.

- **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 1: Premium for Plan 100 (RM)**

Entry Age (years old)	Male				Female			
	Annually	Semi- annually	Quarterly	Monthly	Annually	Semi- annually	Quarterly	Monthly
18 - 25	215.70	110.01	55.54	18.77	213.10	108.68	54.87	18.54
26 - 30	224.80	114.65	57.89	19.56	223.30	113.88	57.50	19.43
31 - 35	240.40	122.60	61.90	20.91	236.00	120.36	60.77	20.53
36 - 40	267.10	136.22	68.78	23.24	254.70	129.90	65.59	22.16
41 - 45	312.80	159.53	80.55	27.21	285.60	145.66	73.54	24.85
46 - 50	388.40	198.08	100.01	33.79	335.50	171.11	86.39	29.19

**Appendix 2: Premium for Plan 200 (RM)**

Entry Age (years old)	Male				Female			
	Annually	Semi- annually	Quarterly	Monthly	Annually	Semi- annually	Quarterly	Monthly
18 - 25	266.90	136.12	68.73	23.22	261.20	133.21	67.26	22.72
26 - 30	286.60	146.17	73.80	24.93	281.90	143.77	72.59	24.53
31 - 35	321.30	163.86	82.73	27.95	310.20	158.20	79.88	26.99
36 - 40	381.60	194.62	98.26	33.20	352.50	179.78	90.77	30.67
41 - 45	479.60	244.60	123.50	41.73	421.80	215.12	108.61	36.70
46 - 50	641.00	326.91	165.06	55.77	526.00	268.26	135.45	45.76