

**APPENDIX 2**  
**PREMIUM REVISION FOR <PPR / Standalone Plan>**  
**Frequently Asked Questions (FAQs)**

NO	QUESTIONS	ANSWERS
1.	<b>Why are you revising my premium?</b>	<p>This revision is necessary to keep up with the escalating medical costs and increasing medical claims, mainly driven by the following factors:</p> <ul style="list-style-type: none"> <li>a) Increase in cost of medication and treatment</li> <li>b) Adoption of new medical technologies, medicines and equipment</li> <li>c) Evolving lifestyle with increase in chronic illnesses such as diabetes, high cholesterol and obesity that lead to growing health risks and long-term care.</li> <li>d) Higher demands for better medical care.</li> </ul> <p>At Zurich Life Insurance Malaysia Berhad, we are committed to ensure that you are not only protected but have access to medical services and treatments whenever you need it.</p>
2.	<b>How do you determine the quantum for revision of my premium?</b>	<p>In determining the revision, we take various factors such as actual healthcare costs, current healthcare inflation as well as customer affordability into consideration. How much your premium will go up depends on your age, occupation, gender, and the specific plan you've chosen.</p>
3.	<b>Why is there a revision to my premium when I have not made any claims?</b>	<p>Medical insurance operates on a risk-sharing basis where premiums collected are used to pay the claims. As a result, all policies will be affected regardless of whether you have made any claim before.</p>
4.	<b>When will my premium be revised?</b>	<p>The new premium will take effect on your next policy anniversary date immediately on or after <a href="#">&lt;repricing date&gt;</a>.</p>
5.	<b>Do I need to pay a different premium amount after the revision?</b>	<p>Yes, it is compulsory for you to pay the new premium as stated in the letter to ensure the continuation of your coverage.</p>
6.	<b>Will there be another revision in the future?</b>	<p>We continue to review our medical plans against the healthcare cost on a regular basis and make every effort to actively manage healthcare costs together with our hospital partners. If there is a need for future revisions, we will notify you accordingly.</p>
7.	<b>What other options do I have other than paying the revised premium?</b>	<p>It is compulsory to pay the new premium as stated in the letter on next policy anniversary, to ensure the continuation of your coverage. However, you will have the option / alternative to reassess your current medical needs by considering the following options:</p> <ul style="list-style-type: none"> <li>a) If affordability is a concern, you can opt to downgrade to a medical plan with lower coverage, provided your medical plan is not the lowest plan level, by completing and submitting the 'Request for Change Form' to the nearest Zurich branch. However, you should assess if a lower medical plan is sufficient to cover your medical insurance needs by: <ul style="list-style-type: none"> <li>i. Contacting your Wealth Planner; or</li> <li>ii. Contacting Zurich Call Center at 1-300-888-622 or email us at <a href="mailto:callcentre@zurich.com.my">callcentre@zurich.com.my</a>; or</li> <li>iii. Visit your nearest Zurich branch</li> </ul> </li> <li>b) You can switch to other medical plans offered by Zurich Life Insurance Malaysia Berhad which provide similar or more comprehensive medical coverage. However, standard underwriting process and terms and conditions apply.</li> </ul>

		<p>It is important that you understand the changes you wish to make to your insurance policy as your coverage amount may be affected.</p> <p>For more information on available products, please visit our website at <a href="http://www.zurich.com.my">www.zurich.com.my</a> or contact your Wealth Planner for further details and assistance. Alternatively, you may contact Zurich Call Centre at 1-300-888-622 or email us at <a href="mailto:callcentre@zurich.com.my">callcentre@zurich.com.my</a> if you have any questions.</p>								
8.	<p><b>What is the procedure / documents to be returned to Zurich for my medical premium revision?</b></p> <p>Depending on your current premium payment method, you may need to make further arrangements with your bank for us to collect the new amount. Please see the table below for more details.</p> <table border="1" data-bbox="280 629 1465 1238"> <thead> <tr> <th data-bbox="280 629 560 689"><b>Current Payment Method</b></th> <th data-bbox="560 629 1465 689"><b>What action should I take?</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="280 689 560 846">Credit or Debit Card, Auto-Debit (With no transaction amount limit)</td> <td data-bbox="560 689 1465 846">There is no change to your current payment arrangement.</td> </tr> <tr> <td data-bbox="280 846 560 1144">Direct Debit e-Mandate (With transaction amount limit)</td> <td data-bbox="560 846 1465 1144"> <p>Please complete Direct Debit Registration at this link: <a href="https://mya.zurich.com.my/AdhocPayment/Page/DirectDebitRegistration.aspx">https://mya.zurich.com.my/AdhocPayment/Page/DirectDebitRegistration.aspx</a>. This will enable us to deduct the new premium amount from your bank account.</p> <p>For existing registrant, if the maximum limit in your bank account auto debit form is less than the new premium, you may change the maximum limit by</p> <ol style="list-style-type: none"> <li>1) login to our customer portal at <a href="https://myzurichlife.com.my">https://myzurichlife.com.my</a> or</li> <li>2) submit a new form to the bank to change the maximum limit.</li> </ol> </td> </tr> <tr> <td data-bbox="280 1144 560 1238">Standing Instructions with banks</td> <td data-bbox="560 1144 1465 1238">Please make the necessary arrangements with your bank to update existing Standing Instruction(s) so that the new premium amount can be remitted to us.</td> </tr> </tbody> </table>		<b>Current Payment Method</b>	<b>What action should I take?</b>	Credit or Debit Card, Auto-Debit (With no transaction amount limit)	There is no change to your current payment arrangement.	Direct Debit e-Mandate (With transaction amount limit)	<p>Please complete Direct Debit Registration at this link: <a href="https://mya.zurich.com.my/AdhocPayment/Page/DirectDebitRegistration.aspx">https://mya.zurich.com.my/AdhocPayment/Page/DirectDebitRegistration.aspx</a>. This will enable us to deduct the new premium amount from your bank account.</p> <p>For existing registrant, if the maximum limit in your bank account auto debit form is less than the new premium, you may change the maximum limit by</p> <ol style="list-style-type: none"> <li>1) login to our customer portal at <a href="https://myzurichlife.com.my">https://myzurichlife.com.my</a> or</li> <li>2) submit a new form to the bank to change the maximum limit.</li> </ol>	Standing Instructions with banks	Please make the necessary arrangements with your bank to update existing Standing Instruction(s) so that the new premium amount can be remitted to us.
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