

Date: <Insert date DD MMM YYYY>

Policy No. : <Policy No>
Life Assured : <Insured Name>
Lapsed/Surrender date : <DD MMM YYYY date of lapse/surrender>

Interim Relief Measures for Medical and Health Insurance and Takaful (MHIT) Products Repricing: Reinstatement

Dear Valued Customer,

Following the announcement by Bank Negara Malaysia (BNM) on 20 December 2024, relating to the introduction of interim measures for medical plans, we remain dedicated to assisting our policyholders in managing the challenges posed by the rising costs associated with high utilisation and medical claims inflation.

In light of this, **we are pleased to inform you that you now have the opportunity to reinstate your lapsed or surrendered policy without any additional underwriting.**

To assist you during this transition, we will implement a gradual increase in your insurance charges (refer to Appendix 1) over a five-year period, starting from 1 January 2025. **As you are currently aged 60 and above and enrolled in the lowest plan, this increase will be deferred for one year, giving you more time to adjust.**

We understand that your decision to lapse or surrender your policy may have been influenced by various factors. However, this interim measure provides you with a valuable opportunity to regain your medical coverage and safeguard your future. **You may reinstate your policy at any time within one year from <DD MMM YYYY date of lapse/surrender>.**

How to Reinstate Your Policy:

To proceed with reinstatement, please contact our customer service at 1-300-888-622 or email us at callcentre@zurich.com.my. Our team is ready to guide you through the process and answer any questions you may have.

Alternatively, you may also contact your Wealth Planner or visit the nearest Zurich Life Insurance Malaysia Berhad branch.

For further information, please refer to the appendices:

Appendix 1: Current and Revised Annual Insurance Charges for <current medical plan>

Appendix 2: Frequently Asked Questions (FAQ)

Thank you for your understanding and trust in us. We are here to support you every step of the way.

Yours sincerely,

ZURICH LIFE INSURANCE MALAYSIA BERHAD**Pauline Teoh**

Chief Executive Officer

Wealth Planner : <WP Code> <Wealth Planner Name>
Contact No. : <WP Contact No>
Chief Agency Manager : <CAM Code> <CAM Name>
Branch : <WP Branch Description>

Note:

1. The content of this notification letter does not take into account any alteration to this policy that is made since <notice print date DD MMM YYYY>.
2. Please visit www.zurich.com.my/ZVCARE_b3 for the reinstatement form.
3. Please login to our customer portal <http://MyZurichLife.com.my> or scan the QR code below to view your policy information.

<http://MyZurichLife.com.my>

APPENDIX 1

The table below shows the insurance charges for the following details for the next 6 years:

Plan Code: <current plan code>

Gender: <insured gender>

Occupational Class: <1/2/3/4>

Current Attained Age: <current attained age>

Current Medical Plan: <current medical plan>

Age	Existing Annual Insurance Charge ³	Revised Annual Insurance Charge ⁴			Effective Date Of Insurance Charge
		Percentage Increase (%)	Amount Increase (RM)	Final Amount (RM)	
<Current attained age> ¹		deferred	deferred	<Amt IC1>	<Next Policy Anniversary Date DD MMM YYYY>
<Current attained age> + 1		<Percent IC1%>	<Inc IC 1>	<Amt IC2>	<DD MMM YYYY> +1 yr
<Current attained age> + 2		<Percent IC2%>	<Inc IC 2>	<Amt IC3>	<DD MMM YYYY> +2 yr
<Current attained age> + 3 ²		<Percent IC3%>	<Inc IC 3>	<Amt IC4>	<DD MMM YYYY> +3 yr
<Current attained age> + 4 ²		<Percent IC4%>	<Inc IC 4>	<Amt IC5>	<DD MMM YYYY> +4 yr
<Current attained age> + 5 ²		<Percent IC5%>	<Inc IC 5>	<Amt IC6>	<DD MMM YYYY> +5 yr

¹Customer above age 60 and under the lowest plan is entitled for one year deferment.

²The increase amount for the fourth year onwards is subject to review and revision depending on the outcome of the various cost containment measures to be implemented.

³As per your original contract terms, your **Existing Annual Insurance Charge** before revision are generally expected to increase as you grow older.

⁴The staggered increase in **Revised Annual Insurance Charge** does not apply to the increases in insurance charges as you grow older.

The full existing annual insurance charges are illustrated in the table below.

For the other staggered insurance charge tables, please visit www.zurich.com.my/ZVCARE_b3 for details.

Existing Annual Insurance Charges Prior to 1 June 2024

Age	Insurance Charge								
0		20		40		60		80	
1		21		41		61		81	
2		22		42		62		82	
3		23		43		63		83	
4		24		44		64		84	
5		25		45		65		85	
6		26		46		66		86	
7		27		47		67		87	
8		28		48		68		88	
9		29		49		69		89	
10		30		50		70		90	
11		31		51		71		91	
12		32		52		72		92	
13		33		53		73		93	
14		34		54		74		94	
15		35		55		75		95	
16		36		56		76		96	
17		37		57		77		97	
18		38		58		78		98	
19		39		59		79		99	

Note:

- The insurance charges shown in the table above are applicable to standard risk and are **annual rates**. If your current medical plan has any loadings, the rates applicable to you will be calculated accordingly.
- The insurance charges shown in the table may be subject to tax or other government levies.
- The actual insurance charges may differ from the table above due to the rounding of decimal places.

Customer Service Center

Ground Floor, Block B, Plaza Zurich, 12, Jalan Gelenggang, Bukit Damansara, 50490 Kuala Lumpur.

(for other branches, please refer to company website)