

PRODUCT DISCLOSURE SHEET



ZURICH®

Date: <<Print Date>>

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 and office worker.

1 What is Zurich Critical Illness Insurance (Comprehensive)?

Zurich Critical Illness Insurance (Comprehensive) is a yearly renewable insurance product. It provides coverage against Early-Stage Illness and Critical Illness. The plan pays lump sum and monthly income benefits upon diagnosis of any of the covered Critical Illness. Additionally, this plan also provides an Early-Stage Illness benefit, where the payment from this benefit will reduce the amount payable under Critical Illness benefit. It also includes a second medical opinion benefit that allows reimbursement of the cost of second medical opinion following diagnosis of any of the covered Early-Stage Illness or Critical Illness.

2 Know Your Coverage / Benefits

As an illustration, for **RM177.09 (annual premium)**, you will receive the following coverage:

Critical Illness	RM100,000 less any claim amounts approved under Early-Stage Illness
Early-Stage Illness	RM50,000
CI Income	RM5,000 monthly for 3 consecutive months upon diagnosis of any of the covered Critical Illness
Second Medical Opinion Benefit	Reimbursement of up to RM 2,000 is provided for obtaining a second medical opinion upon diagnosis of any of the covered Early-Stage Illness or Critical Illness.

The Early-Stage Illness and Critical Illness covered under this product include:

Critical Illness	Early-Stage Illness
1. Cancer	1. Carcinoma in situ of Specified Organs or Early Stage of Prostate / Thyroid / Bladder / Chronic Lymphocytic Leukemia / Melanoma
2. Heart attack	2. Cardiac Pacemaker Insertion or Pericardectomy
3. Stroke	3. Brain Aneurysm Surgery or Cerebral Shunt Insertion
4. Serious Coronary Artery Disease	4. Moderately Severe Coronary Artery Disease
5. Kidney Failure	5. Surgical Removal of One Kidney
6. End-stage Liver Failure	6. Liver Surgery
7. End-stage Lung Disease	7. Acute Severe Asthma or Veno-Cava Filter Insertion

Note: Please refer to Certificate of Insurance for details on the Early-Stage Illness and Critical Illness covered.

Note: Please refer to sample Certificate of Insurance 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 Early-Stage Illness or Critical Illness;
- The signs or symptoms of Early-Stage Illness or Critical Illness have manifested within 30 or 60 days from Certificate of Insurance effective date, depending on the type of Early-Stage Illness or Critical Illness;
- Any illness caused by self-inflicted injury, wilful misuse of alcohol and / or taking of drugs;
- Early-Stage Illness or Critical Illness caused by congenital defect or disease;
- Early-Stage Illness or Critical Illness caused by Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection; or
- Death occurs within 15 days of diagnosis of Early-Stage Illness or Critical Illness.

Note: Please refer to the Certificate of Insurance 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



Email us at
callcentre@zurich.com.my

3 Know Your Obligations

For this medical and health insurance, you must pay a premium of:	
Premium	RM177.09 (annual premium) Premium upon renewal will be based on Life Assured's attained age (last birthday) at renewal.
Duration: 1 year. Yearly renewable up to 70 years old.	
You also have to pay the following fees and charges:	
Commission	10% of premium or RM17.71
Other applicable charges	Tax – Premium and fees may be 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 Certificate of Insurance terminated.
- Only one claim is allowed under Early-Stage Illness and amount claimed will reduce the Critical Illness coverage.
- The payment of CI Income benefit shall cease upon death of the Life Assured.
- Unless due to accident, your coverage will only start 30 days or 60 days (for specified Early-Stage Illness or Critical Illness) from the effective date of the Certificate of Insurance.
- You must survive at least 15 days following the date of diagnosis of any of the Early-Stage Illness or Critical Illness to be eligible for claim.
- A premium grace period of 31 days from its due date will be allowed for payment of each premium.
- Premium payment beyond grace period will result in termination of your Certificate of Insurance.
- The premium for this Certificate of Insurance is not guaranteed and may be reviewed upon renewal.

Note: This list is **non-exhaustive**. You should refer to the Certificate of Insurance for the full list of terms and conditions.

? Can I cancel my Certificate of Insurance?

Yes, you may cancel your Certificate of Insurance by giving an advance notice to us.

- **Cooling-off period:** You may cancel your Certificate of Insurance within 15 days after your Certificate of Insurance has been delivered to you. The premium that you have made will be refunded to you. Cooling-off Period is not applicable at renewal of the Certificate of Insurance.
- **Cancellation/Surrender:** After the cooling-off period, you may cancel your Certificate of Insurance by giving us an advance notice. Please refer to the refund schedule in the appendix.

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 – Cancellation Refund Schedule

Life Assured may cancel the Certificate of Insurance at any time by giving advance notice to Us. Upon cancellation (other than cancellations during the cooling-off period), the Life Assured is entitled for a refund of premium as per the schedule below, provided that the Life Assured has not made a claim and the premium is paid annually. The amount of premium refund shall be based on the duration the Certificate of Insurance has been in force. For avoidance of doubt, no premium refund will be given if the Life Assured has selected to pay premiums on a monthly basis.

Period Not Exceeding	Refund of Annual Premium Paid
15 days	90% (applicable to renewal only)
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period Exceeding 11 months	No refund