

List of Documents required (Individual Life Claims)

Important Note:-

- a) CTC – Certified True Copy
- b) The copy documents must be certified by Zurich Group Agency Manager/ Zurich Officer/ Judge/ Magistrate/ Solicitors.
- c) In the event that a claim occurs outside of Malaysia, all related and relevant documents including medical reports, must be duly certified.
- d) The Company reserves the right to request for further information or documents if deemed necessary.
- e) A copy of claimant's NRIC/ Passport/ Residence Card will be required if it is not being submitted during application.

Accident Claim

- A) Compulsory documents:-
1. Claimant's Statement
 2. CTC of Claimant's NRIC/ Passport/ Residence card
 3. Attending Physician's Statement (Accident and Hospitalisation Claim)
 4. Original/ CTC of Medical Certificates or Light Duty Certificates
 5. Original Bills and Receipts (applicable for reimbursement claims)
- B) Additional documents (if any):-
1. CTC of other relevant Medical Reports
 2. CTC of Police Report
 3. Newspaper cutting (Kindly translate in English or Bahasa Melayu if article is not in these languages)
 4. Photographs of Dismemberment/Injured Part (applicable for Permanent Dismemberment/Disablement Claims)
 5. CTC of imaging reports i.e MRI, X-ray, CT Scan (applicable for Broken Bones and Burns claims)

Note:-

Item 3 under section A will be waived for claim amount less than RM 500, but the date of accident, cause and extend of injuries have to be endorsed by Attending Doctor on the Medical Chit or Receipt with attending doctor's signature and official stamp.

Hospitalisation Claim

- A) Compulsory documents:-
1. Claimant's Statement
 2. CTC of Claimant's NRIC/ Passport/ Residence card
 3. Attending Physician's Statement (Accident and Hospitalisation Claim)
 4. CTC of Admission and Discharge notes/ Summary or Hospital Bills/ Invoices
 5. CTC of Histopathology Report (applicable for Female Illnesses claims i.e Fibroid, Ovarian Cyst etc)
 6. CTC of Blood Test/ Pap Smear/ Mammogram/ Abdomen/Pelvis Ultrasound Report (applicable for Annual Medical Check Up Allowance claim)
 7. CTC of Child's Birth Certificate (applicable for Newborn Allowance claim)
 8. Original Bills and Receipts (applicable for reimbursement claims i.e Fibroid, Ovarian Cyst, Annual Medical Check Up etc that under Maaster/ Maax Wanita Product)
- B) Additional documents (if any):-
1. CTC of MRI, X-ray, CT Scan or other Radiology/ Medical Reports

Note:-

Item 3 under Section A is not required if the claim amount (per policy) is RM 500 or less, and your policy has been in force for more than 2 years. However, we reserve the right to request it if necessary.

Death/ Waiver of Premium on Death Claim

- A) Compulsory documents:-
1. Claimant's Statement
 2. CTC of Claimant's NRIC/ Passport/ Residence card
 3. CTC of Death Certificate
- B) Additional Documents (if any):-
1. CTC of Marriage Certificate (if claimant is spouse) or Birth Certificate of Claimant (if claimant is child) or Birth Certificate of Deceased (if claimant is parents) as Proof of Relationship
 2. Copy of Deceased's NRIC/ Passport/ Residence card
 3. Original Policy Contract
 4. Original Letter of Consent (4 copies)
 5. CTC of Report of Death Abroad from National Registration Department (NRD) – if Insured died abroad
 6. CTC of Letter of Administration/ Grant of Probate/ Distribution Order (applicable for policy without nomination)
- C) Documents to be submitted if death due to sickness or natural cause:-
1. Physician's Statement Form (for policy duration less than 2 years from the Issue Date or Reinstatement Date, whichever is the later, except for the Guaranteed Acceptance policies)
- D) Documents to be submitted if death due to accident:-
1. CTC of Post Mortem/ Coroner's Report (for policy duration less than 5 years from the Issue Date or Reinstatement Date, whichever is the later)
 2. CTC of Toxicology Report
 3. CTC of Police Report
 4. Newspaper cutting, if any (Kindly translate in English or Bahasa Melayu if article is not in these languages)

Critical Illness/ Waiver of Premium on Critical Illness Claim

- A) Compulsory documents:-
1. Claimant's Statement
 2. CTC of Claimant's NRIC/ Passport/ Residence card
 3. Confidential Medical Certificate – depends on the type of disease or illness or Life Claim Questionnaire
 4. CTC of relevant Diagnostic Imaging/ Post-Surgical Report
 5. CTC of Histopathology/ Histology Report (For cancer claim only)
- B) Additional documents (if any):-
1. CTC of other Medical Report (if relevant)
 2. Original Policy Contract
 3. Original Letter of Consent (4 copies)

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)




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Total and Permanent Disability/ Waiver of Premium on Total and Permanent Disability Claim

- A) Compulsory documents:-
1. Claimant's Statement
 2. CTC of Claimant's NRIC/ Passport/ Residence card
 3. Total and Permanent Disability - Attending Physician's Statement Form
- B) Additional Documents (if any):-
1. CTC of other Medical Report (if relevant)
 2. CTC of EPF Withdrawal letter, if applicable
 3. CTC of SOCSO Offer Letter/ SOCSO "Keputusan Jemaah Doktor Mengenai Keilatan" and related reports, if applicable
 4. Original Letter of Consent (4 copies)
 5. Original Policy Contract
 6. CTC of Employment Termination Letter/ Medically Boarded Out Letter/ Certificate on Expiry of a Business Registration (if self-employed), if applicable
- C) Documents to be submitted if the disability due to accident:-
1. CTC of Police Report
 2. Newspaper cutting, if any (Kindly translate in English or Bahasa Melayu if article is not in these languages)

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