

Personal Accident
Insurance



ZURICH®

Active Living

Truly love life to the fullest



1. Flexible Personal Accident Coverage

1. 灵活性的个人意外保险

This is a plan with flexibility that allows you to achieve comprehensive coverage starting from only RM1.10 a day. It is guaranteed acceptance (no medical questionnaires to answer), and you can also buy it on behalf of your spouse or parents, or anyone you love!

这是一个极具灵活性的计划，每天只需区区RM1.10起，就可让您获享综合保障。它保证承保(无需回答任何医疗问题)，而且您也可代您的配偶或父母或心爱的人购买此计划!

Coverage & Premium 保障与保费

Main Benefits 主要利益	Plan 计划 (RM)
A Accidental Death 意外死亡	150,000
B Permanent Disability 永久残障	150,000
C Broken Bones 骨裂	20,000
D Accidental Daily Hospital Income 意外每日住院收入	100 per day 每天
E Wellness Benefits 健康利益	

Optional Riders 选择性附加保单	Basic 基本 (RM)	Super 超级 (RM)
1 Dislocation 脱臼	5,000	10,000
2 Burns 烧伤	5,000	10,000
3 Nursing Care Allowance 看护津贴	200 per month 每月	400 per month 每月
4 Funeral Expenses 葬礼费	10,000	20,000
5 Medical Reimbursement due to Dengue or Zika Virus 骨痛热症或兹卡(Zika)病毒医药赔偿	1,000	3,000
6 Death due to Dengue, Japanese Encephalitis or Malaria 由于骨痛热症、日本脑炎或疟疾导致死亡	10,000	20,000

Benefits 利益	Premium 保费 (RM)
Main Benefits 主要利益	399.00
Basic Rider 基本附加保单	25.00 per rider 每项附加保单
Super Rider 超级附加保单	50.00 per rider 每项附加保单

*Note : The premium is subject to Tax (where applicable) and Stamp Duty RM10.

*注: 保费需附加税(将依据所须)和RM10印花税。



The Mighty 5 Benefits of Active Living

Active Living的5大利益



2. Worry-free active living, literally!

2. Active Living, 无忧无虑!

We understand you'd love to stay physically active such as going to the gym, enjoying outdoor sports, hiking or simply cycling around the neighbourhood with your loved ones. Our coverage is important to allow you to do these with peace of mind. Which is why it covers you from top to toe. For example, it compensates any broken bones caused by accident and lead to injury of neck injury (100%), hip and pelvis injury (50%), and ankle injury (30%).

我们知道您喜爱保持活跃，例如和心爱的人一起去健身运动、户外运动、远足或骑脚踏车。我们的保障将可让您无忧无虑地享受活跃生活，因为我们提供的是全面的保障，例如：它补偿您因意外而引起的任何骨折而导致的颈伤(100%)、臀与骨盆受伤(50%)以及脚踝受伤(30%)。

*欲了解完整的利益表，请浏览

zurich.com.my/activeliving

或致电我们的客户服务中心**1300-888-622**。

* For full schedule of benefits, visit zurich.com.my/activeliving or call our Call Centre at **1300-888-622**.

3. Enjoy yearly health screening and preferred rates from Doctor2U!

3. 获享每年健康检查以及Doctor2U 的特惠率!

Even your car gets checked periodically, so why shouldn't you? It is one of the most important preventive measures you can get, an essential part of our living benefits. In collaboration with the renowned BP Healthcare Group, the medical check-ups can help you discover underlying health problems early, to stop or manage them as soon as possible. The test covers full blood profile, liver functions, eGFR and many more!

您会定期把您的车送往检修，那为何您不做身体检查呢？这是我们最重要的保健预防措施，也是重要的生活利益之一。我们在与知名的BP保健集团联手合作，为您提供身体检查，助您及早发掘潜在的健康问题，以尽早加以抑制或处理。有关的检验涵盖完整的血液检验、肝脏功能、eGFR以及等等的检验！

With this plan, you can also opt to get a doctor to come to you instead of waiting in the queue at the hospital, with BP Healthcare Group's Doctor2U service. All you have to do is download the app (available for both Apple and Android platforms).

有了此计划，您可通过BP保健集团的Doctor2U服务选择要求医生上门，那么您就不必在医院排队等待。您只需下载有关的app(应用程序)(Apple与Android平台均备有)。

4. Simplified and Express Claim Service using smartphone

4. 使用智能手机简化快速索赔服务

Just **Snap, Claim and Pay** for claim amounts less than RM500. Snap a photo of your original itemised hospital bill, send to us at gennmclaims@zurich.com.my with your details. No complicated forms, no hassle.

凡低于RM500的索赔额，只需拍摄、索赔及支付即可。拍摄您备有分项列示的原本医院账单，然后连同您的资料发送至gennmclaims@zurich.com.my无需填写繁杂的表格，方便简易。

5. Renewable up to 100 years old

5. 可更新保障直至100岁

From 1990 till now, life expectancy has increased globally by 6 years* and is expected to continue. We believe your coverage should keep up with this trend. That's why we specially designed this plan to cover our customers for up to 100 years old.

* Global Health Observatory (GHO) Data, World Health Organization (WHO): http://www.who.int/gho/mortality_burden_disease/life_tables/situation_trends_text/en/

For more information and assistance on Active Living, please contact our Zurich Agent or Zurich Call Centre at **1300-888-622** or email us at callcentre@zurich.com.my

Actual Rate* 实际收费率*	Preferred Rate** 特惠率**
RM100 (8am - 7.59pm)	RM50 (8am - 7.59pm)
RM190 (8pm - 7.59am)	RM140 (8pm - 7.59am)

* Rates are applicable at time of publication and subject to change.
**For first redemption only and applicable at selected locations.

*此为印刷时的收费率，或会更改。

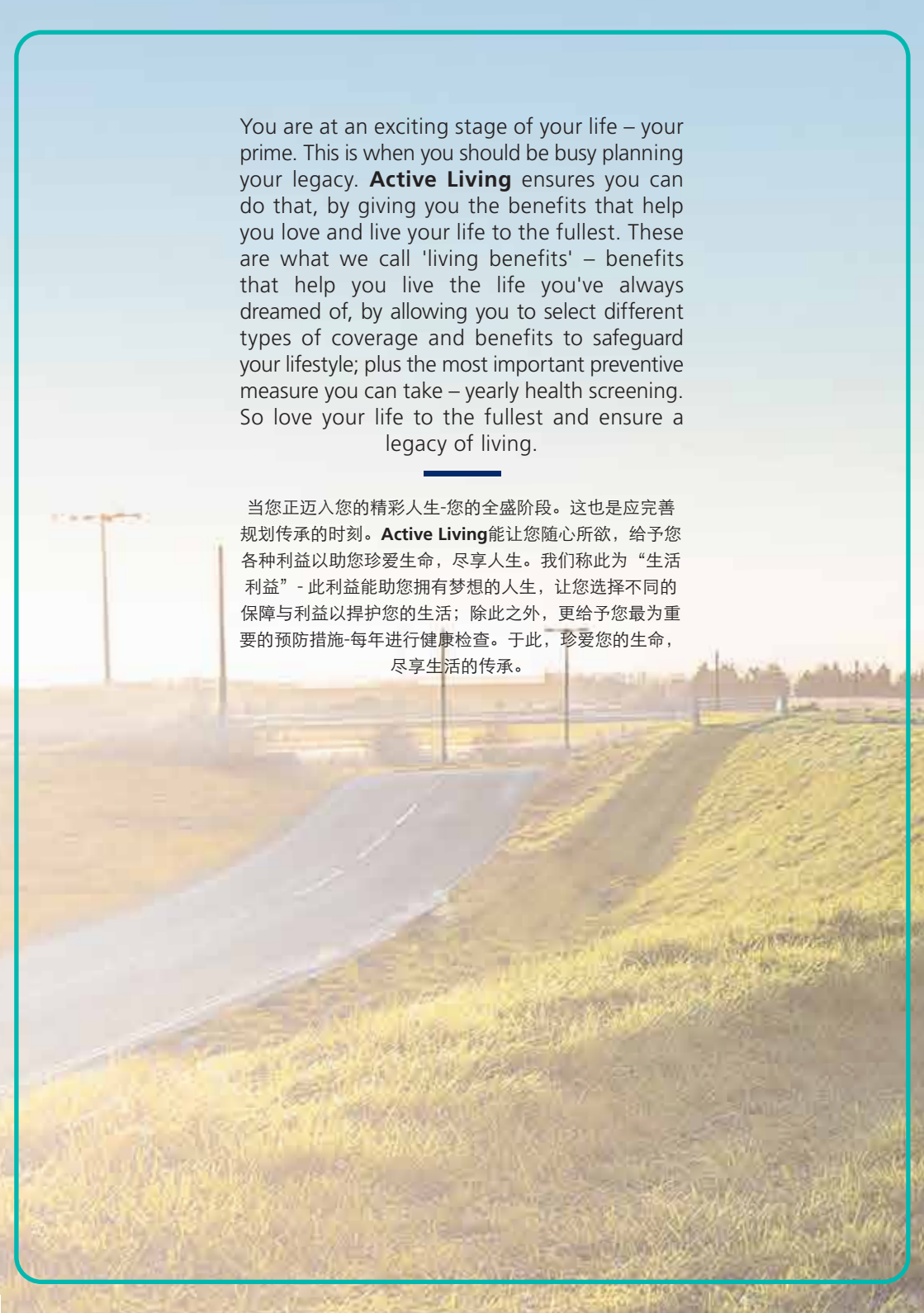
**只限于第一次兑换并且只适用于指定的地点。



由1990年迄今，全球人类的预期寿命已增加6岁*，并且预计会继续增长。我们坚信您的保障亦应当追随这趋势的脚步。这就是为何我们特别设计此计划，为我们的客户提供保障直至100岁。

*全球卫生观察站(GHO)数据，世界卫生组织(WHO): http://www.who.int/gho/mortality_burden_disease/life_tables/situation_trends_text/en/

欲知更多有关Active Living的详情及援助，请即日就联系我们的Zurich保险代理或Zurich客户服务中心，或电邮至 callcentre@zurich.com.my



You are at an exciting stage of your life – your prime. This is when you should be busy planning your legacy. **Active Living** ensures you can do that, by giving you the benefits that help you love and live your life to the fullest. These are what we call 'living benefits' – benefits that help you live the life you've always dreamed of, by allowing you to select different types of coverage and benefits to safeguard your lifestyle; plus the most important preventive measure you can take – yearly health screening. So love your life to the fullest and ensure a legacy of living.

当您正迈入您的精彩人生-您的全盛阶段。这也是应完善规划传承的时刻。**Active Living**能让您随心所欲，给予您各种利益以助您珍爱生命，尽享人生。我们称此为“生活利益”- 此利益能助您拥有梦想的人生，让您选择不同的保障与利益以捍卫您的生活；除此之外，更给予您最为重要的预防措施-每年进行健康检查。于此，珍爱您的生命，尽享生活的传承。



Active Living

A comprehensive Personal Accident Insurance that takes your health worries away, so you can truly love life to the fullest.

一项综合性个人意外保险计划，助您解除保健忧虑，让您珍爱生命，尽享人生。



Affordable
Comprehensive
Protection

负担得起的综合保障



Annual
Health
Screening

年度健康检查



Simplified
and Express
Claim Services

简化快速索赔服务

IMPORTANT NOTES:

You should satisfy yourself that Active Living serves your need and you are within the age 18 to 75 years old. You are advised to read the product disclosure sheet and understand the important features, benefits and exclusions before purchasing Active Living. You may obtain a copy from our Zurich agent or alternatively you may log on to our official website at www.zurich.com.my/activeliving where a copy is made available. For list of terms and conditions on Doctor2U application, please log on to www.doctor2u.my/terms-of-service.

重要备注:

若您介于18至75岁，让Active Living满足您的人生需求。请在购买Active Living之前先行查阅此产品介绍书以了解所有重要的特点、利益以及不包括的项目。您可向Zurich代理或浏览我们的官方网站www.zurich.com.my/activeliving获取有关的介绍书。欲查阅Doctor2U的申请条件与规则，请浏览www.doctor2u.my/terms-of-service。

Agent stamp / 代理盖章

Zurich General Insurance Malaysia Berhad (1249516-V)
Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia
Tel: 03-2109 6000 Fax: 03-2109 6888 Call Centre: 1-300-888-622
www.zurich.com.my



ZURICH[®]