

## **Zurich Insurance Malaysia Offers Coverage for Life-Altering Illnesses**

*Early Care Critical Illness (Early Care CI) rider supports customers financially during early treatment and recuperation stages.*

**Kuala Lumpur, 18 June 2013** – A diagnosis of an unexpected critical illness such as heart attack, cancer, stroke or kidney failure will undeniably strike fear in ones heart. Not only will it affect ones daily life, the financial burden of getting treated for any major illness can be debilitating. Keeping this in mind, Zurich Insurance Malaysia Berhad today, launched ***Early Care Critical Illness (Early Care CI)***, a plan that offers more than just a life coverage – it provides the insured the financial capability to seek early treatment which increases the likelihood of making a full and effective recovery.

Introducing the company’s latest product at the launch today, Chief Executive Officer of Zurich Insurance Malaysia, Mr. Trevor Bull said that Early Care CI will help give customers and their families the resources needed to better cope with the many physical, financial and emotional challenges of recovery upon diagnosis of any defined early or end stage critical illness.

“At Zurich, we want to be able to offer our customers both **‘Surety’** and **‘Guidance’** in our products and services. We want to guide our customers to understand and protect themselves from risks, especially ones that would inflict havoc on their daily lives and affect their plans for the future. By presenting them with the right plan, customers are able to better utilise preventive medicine as well as advanced treatments. This would highly reduce risk and prevent the possibility of incurring hefty hospital bills and eroding any hard-earned savings that may have been accumulated,” explained Mr. Bull.

Zurich's Early Care CI rider allows policyholders to make claims upon diagnosis of any one of the covered critical illnesses. Up to **32 types of early stage** and **36 types of end stage** critical illnesses are covered under this plan and anyone between the age of **30 days to 60 years** old may purchase this rider which is attachable to **Zurich's FlexiLife** insurance plan, the current bestselling investment-linked product of the company. This combination will attract customers who are looking for insurance plans with strong savings, protection and investment elements; offering flexibility for the financially-savvy prospects.

“What makes Early Care CI interesting from other similar products in the market is that it offers policyholders with two-stage coverage which are the early stage and the end stage instead of the usual three-stages of low, medium and high severities. This makes the claim process simple, less confusing and transparent for policyholders.” added Mr. Bull.

Other key features of this rider are the 50% early payout of the sum assured upon diagnosis of a defined critical illness before the age of 85 and up to 100% of the Early CI sum assured is payable upon diagnosis of any defined end stage critical illness up to age 100 provided no early stage claim payout has been made. Policyholders would also benefit from its **Rehabilitation Benefit** feature which offers an additional 12% of the sum assured being paid over a period of 12 months for their rehabilitative needs.

Early Care CI also provides policyholders with flexibility in terms of seeking medical opinion before going into treatment. A lump sum of RM2,000 will be payable under its **Second Medical Opinion** feature to allow policyholders to opt for a different medical opinion from their preferred specialist.

For more information on Early Care Critical Illness rider, customers may contact their servicing sales advisor or Zurich's Call Centre at 1-300-888-622 or visit the company's website at [www.zurich.com.my](http://www.zurich.com.my)



**Zurich Insurance Group (Zurich)** is a leading multi-line insurance provider with a global network of subsidiaries and offices in Europe, North America, Latin America, Asia-Pacific and the Middle East as well as other markets. It offers a wide range of general insurance and life insurance products and services for individuals, small businesses, mid-sized and large companies as well as multinational corporations. Zurich employs about 60,000 people serving customers in more than 170 countries. The Group, formerly known as Zurich Financial Services Group, is headquartered in Zurich, Switzerland, where it was founded in 1872. The holding company, Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt program (ZURVY) which is traded over-the-counter on OTCQX. Further information about Zurich is available at [www.zurich.com](http://www.zurich.com).

**Zurich Insurance Malaysia Berhad**, as part of Zurich Insurance Group, is a well established composite insurer headquartered in Kuala Lumpur with a nationwide presence of 39 branches in Malaysia. Zurich caters to the insurance, savings and investment needs of Malaysians by offering a vast range of general and life insurance solutions through its 4,900 tied Life Insurance agents, and 3,000 multi-tied General Insurance agents. The company was formerly known as Malaysian Assurance Alliance Berhad. Further information about Zurich in Malaysia is available at [www.zurich.com.my](http://www.zurich.com.my)

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