

Empowering and Protecting Women through “Zurich TrueLady”

A series of products, all in one single plan exclusively designed for women, for every stage of her life.

Kuala Lumpur, 18 September 2013 – In recognition of the many changing roles a woman takes on in the course of her life, from single to a married woman, followed by pregnancy and childbirth, and all the way through motherhood, Zurich Insurance Malaysia Berhad acknowledges these bittersweet journeys with the launch of **Zurich TrueLady** – the company’s latest value proposition to its customers at its headquarters, today.

Zurich TrueLady is a single comprehensive policy that evolves and grows to protect a woman’s ever changing needs. This new investment-linked plan combines protection, savings and investment that provide each woman with the flexibility to decide her insurance needs as she moves towards different stages in her life.

Speaking at the launch today, Trevor Bull, Chief Executive Officer of Zurich Insurance Malaysia explained the significance of Zurich TrueLady for Malaysian women today. “As a woman goes through the different phases of womanhood, her protection needs will change substantially and she needs to make sure that she has the best coverage to suit her requirements at all times. It is essential that she stays protected, seeing there is an increasing trend in the number of health-related diseases suffered by Malaysian women due to changes in lifestyle, career pressure and familial obligations, amongst others.”

Zurich TrueLady combines our basic **Zurich FlexiLife Plus** investment-linked plan with the option to add on one or more of the following new riders; **Flex Lady Critical Illness (Flex Lady CI)**, **Flex Maternity Care** or **Flex Junior Critical Illness (Flex Junior CI)**. Other existing riders can also be added on to include those that cover hospitalisation and surgery, personal accident and a range of other protection riders.

Zurich FlexiLife Plus

To be insured under Zurich TrueLady, customers will start off with the basic regular premium investment-linked plan - Zurich FlexiLife Plus which provides protection, investment and savings, all in one plan. This plan matures when the life assured reaches the age of 100.

It rewards the insured with Loyalty Bonus. The No Lapse Guarantee feature ensures that the policy continues to be effective despite zero account value in the first three years. With Guaranteed Insurability Option, the insured can increase the sum assured at certain life events, such as getting married and childbirth, without further underwriting.

Flex Lady CI

As the insured moves on in life as a working single woman or a young married woman and becomes more financially secure in life, she will have the option to add on Flex Lady CI to ensure continued protection. Flex Lady CI is a unit-deducting rider attachable to Zurich FlexiLife Plus with a comprehensive coverage against major female illnesses and related surgical treatment from the age of 16 up to age 80.

It provides excellent benefits which include a lump sum payment upon diagnosis of female illnesses and after surgical treatment, protection against common female illnesses such as fibroid, ovarian cyst and polycystic or ovarian syndrome, a maximum payout of up to 160% of rider sum assured and cash allowance for regular medical check-up.

Flex Maternity Care

An expectant mother will be pleased to know that she can opt to attach the Flex Maternity Care rider to Zurich FlexiLife Plus which protects her as early as 18 weeks into pregnancy and during childbirth, as well as providing childcare benefits. It covers the insured and her baby for two (2) years upon the inception of Flex Maternity Care rider.

This particular rider provides the best head start for her growing baby by giving her greater control over her own financial situation. Pregnancy benefits include, amongst others, death due to pregnancy or childbirth complications (still birth, abruptio placentae, postpartum hemorrhage requiring Hysterectomy, eclampsia, etc.) inclusive of daily care benefits. Childcare benefits include neonatal death, incubation of newborn, new born allowance and congenital illness benefits.

Flex Junior CI

Having a perfectly healthy baby is every parent's dream but sometimes the unexpected can happen. If the mother is covered with Flex Maternity Care, she has the advantage to purchase Flex Junior CI for her child with simplified underwriting. Protection begins as early as 30 days all the way until the child reaches the age of 25.



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This plan covers a child against twenty (20) common juvenile critical illnesses and allows a maximum of two claims on different critical illnesses up to 100% of rider sum assured. Uniquely, this particular plan could be converted to Adult Critical Illness cover in order for the child to enjoy continued protection.

“Zurich is in the business of insightful **Guidance**. We guide our customers and provide them with necessary information which allows them to make informed choices, where we put the right solutions in their hands. This is why **Zurich TrueLady** is special to us. We’ve worked hard to understand the situations that a woman faces and decisions that she makes throughout her life, thus making sure we provide her with the **Surety** that we will deliver for her when it matters the most” added Trevor.

From as low as **RM200** per month, this exciting proposition from Zurich will give peace of mind to women whilst ensuring continued enjoyment of good health and financial security.

For more information on Zurich TrueLady, customers may contact their servicing life advisors or contact Zurich’s Call Centre at 1-300-888-622 or visit www.zurich.com.my for further information.

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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.

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 5,400 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

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