

# Secure a Brighter Future for your Child with "Zurich EduStart"

Every child deserves a brighter future. Every parent needs help securing that future.

**Kuala Lumpur, 16 October 2014** – Zurich Insurance Malaysia Berhad today launched its latest children proposition, *Zurich EduStart* which was thoughtfully designed to not only protect children and parents from unforeseen circumstances but to also assist parents in building and securing a solid education fund for their children.

Zurich EduStart is a regular premium investment-linked plan which combines protection, savings and investment elements that matures when the child reaches the age of 25. Zurich EduStart provides parents peace of mind for when their child is ready for higher education and is a plan that safe guards the child's future in a disciplined manner.

Speaking at the launch today, Phil Smith, Chief Executive Officer of Zurich Insurance Malaysia explained the significance of Zurich EduStart to parents. "Education is the key to our children's promising future. And as parents, their ambitions become our aspirations as well. What's more, education can impose financial strains to parents. Keeping this in mind, Zurich is here to help parents understand the needs of preparing early; build a reliable and solid foundation for their children and pave the way for a better, brighter future."

Zurich EduStart is available for children between 30 days old and 12 years of age. It offers excellent benefits including **Death** or **Total Permanent Disability (TPD)** benefit, a **flexible premium paying term** with four options to choose from to suit every parent's financial planning, plus a **loyalty bonus** of **3.5%**, payable twice during the policy term to boost the child's education fund.

Another interesting feature of the child proposition is the **Payor Benefit** which waives future outstanding premiums in the event of Payor's death, TPD or diagnosed with end stage Critical Illness (CI). Not only that, each parent may opt to add on a **Second Payor Benefit** rider which further enhances the protection of the juvenile policy. When the child attains the age of 18, this policy could be converted to a regular investment linked plan that allows the child to continue with the protection into his/her adulthood without evidence of insurability under the **Conversion Privilege** option.



"Zurich's commitment has always been putting the customers first, assisting and educating them on how to best protect themselves from risk. We want our customers to have the very best protection for the things they truly love. The introduction of Zurich EduStart signifies our commitment to our customers; assuring that we are there for them when they need us to protect what they value most in life; their children. This is indeed a true reflection of Zurich's all-new Brand Campaign, **For Those Who Truly Love** and is the first product to be launched in line with the new brand direction," added Phil.

Phil also took the opportunity to announce that one lucky baby born on Malaysia Day will be receiving a complimentary Zurich EduStart policy courtesy of Zurich. "Our Malaysia Day Baby initiative came as part of our Brand Campaign activities. It was an offer to parents with a total household income of less than RM4,000 per month, whose baby was born at the stroke of midnight or just after midnight on 16 September 2014 in a government hospital or clinic in the country. We have selected the lucky baby and will be presenting the policy to the parents soon. This is one of our ways of showing the true gift of love and our commitment to the community in which we live and work."

For more information on Zurich EduStart, customers may contact their servicing life advisors or contact Zurich's Call Centre at 1-300-888-622 or visit <a href="www.zurich.com.my">www.zurich.com.my</a>.

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Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With more than 55,000 employees, it provides a wide range of general insurance and life insurance products and services. Zurich's customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations, in more than 170 countries. The 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 (ZURVY) program, which is traded over-the-counter on OTCQX. Further information about Zurich is available at <a href="https://www.zurich.com">www.zurich.com</a>

**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 <a href="https://www.zurich.com.my">www.zurich.com.my</a>





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