

Zurich Insurance Malaysia launches ‘Zurich MegaMed’ rider with high medical protection for total peace of mind

Enjoy No Lifetime Limit up to age 100 and High Annual Limit up to RM2.25million

Kuala Lumpur, 10 January 2017 – Zurich Insurance Malaysia Berhad (ZIMB) today added **Zurich MegaMed** to its suite of investment-linked products; providing customers more choices in tailoring their healthcare and life protection needs as well as helping them cope better with the escalating medical costs. Zurich MegaMed is a unit-deducting medical rider that can be added on to a basic regular premium investment-linked plan for higher medical protection and peace of mind.

There is no denying that the rising healthcare costs are a major concern for Malaysians today. Even those who lead a healthy lifestyle could also fall prey to unexpected, life-threatening diseases; and without proper financial planning, medical expenses can easily wipe out a person’s life savings.

With medical inflation in Malaysia expected to increase at about 10 to 15 percent annually, the Zurich MegaMed rider offers a bonus feature of **No Lifetime Limit* up to age 100** as well as a **High Annual Limit of up to RM2.25 million****, making it the perfect choice for customers to enjoy protection that keeps up with inflation and the escalating medical costs; giving them the assurance they need all through their retirement years.

Speaking at the media launch today, Mukesh Dhawan, General Manager of Life Insurance, ZIMB explained that the company recognises customers’ need for insurance products that addresses their concern of being financially prepared and adequately protected at the different life stages.

“At Zurich, it is our aim to ensure our customers have adequate life protection so that they are not burdened by the effects of unexpected life events such as a long-term sickness, as well as medical emergencies. We saw the need to develop a more meaningful medical and health proposition to strengthen our suite of investment-linked products. The introduction of Zurich MegaMed is yet another milestone in our continuous effort to provide customers with access to more holistic life protection that meets their needs at every stage of life.”

The Zurich MegaMed rider is available in four different plans; starting with Plan 1 that offers an annual limit of RM350,000 to the very comprehensive Plan 4 with one of the highest annual limits in the market of up to RM2.25million. The rider also provides a host of other unique benefits and features, catering to varying needs of customers.

They include:

- **Unique Benefit: Overseas Medical Treatment in Singapore****
Receive reimbursement of up to RM500,000 for eligible expenses incurred for treatments that require special expertise in Singapore.
- **Unique Benefit: Out-patient Dengue Fever Treatment**
Stay protected from sudden contraction of dengue fever with a substantial per-event limit of up to RM3,800 for out-patient treatment.
- **Additional Benefit: Out-patient Kidney Dialysis and Cancer Treatment**
Receive reimbursement for continuous and long-term medical treatments.
- **Additional Feature: Cashless Convenience at Local Hospitals**
Enjoy cashless convenience during admission and discharge for a smoother experience simply by presenting the provided medical card.
- **Additional Benefit: Overseas Emergency Assistance Programme**
Get the best information and care even while travelling abroad through the International Medical Assistance Programme.



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The Zurich MegaMed rider is available to anyone between 30 days and 69 years old, and can be added on to selected ZIMB investment-linked plans namely, **Zurich FlexiLife, Zurich FlexiLife Plus** and **Zurich TrueLady**.

In conjunction with the launch of the new medical rider, ZIMB is running the **Zurich Extra Allocation** promotional campaign till **22 February 2017**. Customers who sign up for the Zurich FlexiLife Plus policy together with the Zurich MegaMed rider will enjoy up to eight (8) per cent additional allocation of their First Year Basic Regular Premium (BRP) to their investment-linked policy, giving them a good head start in building the investment value of their policy. Zurich FlexiLife Plus offers customers access to a wide selection of Zurich local funds as well as foreign funds that invest into emerging as well as developed markets.

The media launch is graced by Dato' Dr. Rajbans Singh, President of Malaysian Wellness Society, Dr. Maryati Maharon from Medical Practitioners Coalition Association of Malaysia, as well as Philip Smith, Chief Executive Officer of ZIMB.

For more information on ZIMB's latest medical rider, customers may contact their servicing Sales Advisors or contact Zurich's Call Centre at 1-300-888-622. Alternatively, visit www.zurich.com.my/megamed

**Applicable for Plan 2 onwards*

***Applicable for Plan 4 only*

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Zurich Insurance Group (Zurich) is a leading multi-line insurer that serves its customers in global and local markets. With about 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 www.zurich.com

Zurich Insurance Malaysia Berhad (ZIMB), as part of Zurich Insurance Group, is an established composite insurer headquartered in Kuala Lumpur with a nationwide presence of approximately 40 branches throughout Malaysia. ZIMB caters to the protection, savings and investment needs of Malaysians by offering a wide range of general and life insurance solutions through its diverse distribution channels. With more than 1,000 dedicated employees supported by a wide network of Life and General Insurance agents, ZIMB is committed in helping customers and other stakeholders understand and protect themselves from risk. Zurich is uniquely positioned within the Malaysian insurance market where it offers a full range of insurance solutions also covering Shariah-compliant products of Family Takaful as well as General Takaful through its sister company, Zurich Takaful Malaysia Berhad. Further information about Zurich in Malaysia, please visit www.zurich.com.my

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