

## **Zurich FlexiLife Premier offers unmatched protection with high non-medical limit and coverage up to age 100**

**Kuala Lumpur, 18 July 2017** – Zurich Insurance Malaysia Berhad (ZIMB) recently launched **Zurich FlexiLife Premier**, an exclusive regular premium investment-linked insurance plan that provides **high coverage starting from RM500,000 basic sum assured, up to age 100 years**. The plan is available to anyone between 30 days old and 70 years old, on the condition that the policy holder must be at least 16 years old.

Zurich FlexiLife Premier is designed to provide customers with adequate life protection as they go through the different stages of life; such as welcoming a newborn child, purchasing a property or even legacy planning.

According to a recent research by Epiphany RBC, over **60% of Malaysians** only have enough savings to last them for **less than 6 months in the event of income loss**<sup>1</sup>. On another hand, industry statistics have shown that **90% of Malaysians with life insurance protection are under-insured**, with coverage amounting to only **one or two times their annual income**<sup>2</sup>.

Mukesh Dhawan, General Manager of Life Insurance, ZIMB explains that having adequate life protection is essential to ensure family members continue to be protected should anything unexpected happen to the sole breadwinner. “We saw the need to address two growing concerns that many Malaysians face – that of **inadequate savings** and **under-insurance**. Families have had to give up their lifestyle and dreams when a loss of income occurred as often times, their savings and insurance payout were insufficient to meet long-term expenses such as recurring medical costs, education fees and mortgage payments. With Zurich FlexiLife Premier, our customers can obtain adequate protection and be assured that their family’s future remain certain at all times.”

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<sup>1</sup> Source: Income Protection Gap quantitative research, March 2016, conducted by Epiphany RBC.

<sup>2</sup> Source: Life Insurance Association of Malaysia (LIAM) Industry Promotion Committee, 2015.

Zurich FlexiLife Premier allows customers to enjoy an **unmatched coverage of up to RM2 million without medical check-up<sup>3</sup>**, and a **Total and Permanent Disability (TPD) coverage of up to RM8 million per life**. In the event that a customer suffers from TPD before the age of 70, the customer will receive a **TPD income of 5% of the current sum assured annually for 10 policy years**.

For greater protection, Zurich FlexiLife Premier also comes with various unique features and benefits such as:

- **Infectious Disease Benefit**

A lump sum of RM10,000 is payable per infectious disease diagnosed before age 70 years. The plan covers 14 infectious diseases which include Hand Foot Mouth Disease, Zika Virus, Influenza A- Avian Influenza A(H7N9) & A(H5N1) and many more.

- **Up to 500% of Insurance Coverage Amount in the event of Unfortunate Incidents**

Between 200% and 500% of the Insurance Coverage Amount is payable for accidental death due to selected factors.

- **Additional Sum Assured Every 5 Years**

The plan's basic sum assured increases by RM25,000 every 5 policy years without incurring additional insurance charges, up to a maximum cap of RM100,000.

- **No-Lapse Guarantee For the First 5 Years**

The plan continues to be in-force within the first 5 policy years even if investment account value is insufficient to cover the cost of insurance and fees charges.

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<sup>3</sup> Depending on the age and health condition of the life assured.

- **Flexible Premium Payment Terms**

There are four (4) premium payment terms to choose from – 5 years, 10 years, 20 years and Full Policy Term.

- **Diversified Investment Opportunities**

Invest in any of ZIMB's 14 local as well as foreign Zurich Edge funds to capitalise on their respective high-growth capacity.

For more information on Zurich FlexiLife Premier, customers may contact their servicing Sales Advisors or contact Zurich's Call Centre at 1-300-888-622. Alternatively, visit [www.zurich.com.my/flexilifepremier](http://www.zurich.com.my/flexilifepremier)

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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 54,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. 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](http://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. For further information about Zurich in Malaysia, please visit [www.zurich.com.my](http://www.zurich.com.my)

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