

## List of Documents required (Group Life Claims)

**Important Note:-**

- a) CTC – Certified True Copy
- b) The copy documents must be certified by Zurich Group Agency Manager/ Zurich Officer/ Judge/ Magistrate/ Solicitors.
- c) The Company reserves the right to request for further information or documents if deemed necessary.
- d) Item 1 under section A to be signed and stamped by policyholder if the claim is payable to Policyholder as per Policy Contract.
- e) A copy of claimant's NRIC/ Passport/ Residence Card will be required if it is not being submitted during application.

### Personal Accident Claim

- A) Compulsory documents:-
  1. Claimant's Statement
  2. CTC of Claimant's NRIC/ Passport/ Residence card
  3. Attending Physician's Statement (Accident and Hospitalisation Claim)
- B) Additional documents (if any):-
  1. Newspaper cutting (Kindly translate in English or Bahasa Melayu if article is not in these languages)
  2. CTC of MRI, X-ray or other Full Medical Reports
  3. CTC of Police Report
  4. Photographs of Dismemberment/Injured Part (applicable for Permanent Dismemberment/Disablement Claims)

### Daily Allowance Claims

- A) Compulsory documents:-
  1. Claimant's Statement
  2. CTC of Claimant's NRIC/ Passport/ Residence card
  3. Attending Physician's Statement (Accident and Hospitalisation Claim) \*
  4. CTC of Admission and Discharge notes
- B) Additional documents (if any):-
  1. Newspaper cutting (Kindly translate in English or Bahasa Melayu if article is not in these languages)
  2. CTC of MRI, X-ray or other Full Medical Reports
  3. CTC of Police Report

**Note:-**

\* Item 3 under section A will be waived if the claim amount (per policy) < RM 200 or for claims up to 5 days hospitalization, whichever is higher.

### Medical Reimbursement Claims

- A) Compulsory documents:-
  1. Claimant's Statement
  2. CTC of Claimant's NRIC/ Passport/ Residence card
  3. Attending Physician's Statement (Accident and Hospitalisation Claim) \*
  4. Original Bills, Receipts and Tax Invoices
- B) Additional documents (if any):-
  1. Newspaper cutting (Kindly translate in English or Bahasa Melayu if article is not in these languages)
  2. CTC of MRI, X-ray or other Full Medical Reports
  3. Detailed bill breakdown.
  4. CTC of Police Report

**Note:-**

\* Item 3 under section A will be waived if the claim amount (per policy) < RM 200 or for claims up to 5 days hospitalization, whichever is higher.

### Group Hospital and Surgical (GHS) Claims

- A) Compulsory documents:-
  1. Claimant's Statement \*\*
  2. CTC of Claimant's NRIC/ Passport/ Residence card
  3. Attending Physician's Statement (Accident and Hospitalisation Claim) \*\*
  4. Original Bills, Receipts and Tax Invoices
  5. Copy of passport if treated overseas
  6. Copy of lab test results/Imaging reports, radiological results and other related reports.
- B) Additional documents (if any):-
  1. Detailed bill

**Note:-**

\*\* For Medical Card users, please use MCO Reimbursement claim form

**Customer Service Center**

Ground Floor, Block B, Plaza Zurich, 12, Jalan Gelenggang, Bukit Damansara, 50490 Kuala Lumpur.  
 (for other branches, please refer to company website)

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### Death Claims

- A) Compulsory documents:-
1. Claimant's Statement
  2. CTC of Claimant's NRIC/ Passport/ Residence card
  3. CTC of Death Certificate
- B) Additional Documents (if any):-
1. CTC of Marriage Certificate (if claimant is spouse) or Birth Certificate of Claimant (if claimant is child) or Birth Certificate of Deceased (if claimant is parents) as Proof of Relationship
  2. Original Policy Contract/Certificate
  3. Original Letter of Consent (4 copies)
  4. CTC of Report of Death Abroad from National Registration Department (NRD) –if Insured died abroad
  5. Letter of Administration/Grant of Probate/Distribution Order (applicable for policy without nomination)
  6. CTC of Deceased's NRIC/ Passport/ Residence card
- C) Documents to be completed if death due to sickness or natural cause:-
1. Physician's Statement Form (for policy duration less than 2 years from the Issue Date or Reinstatement Date, whichever is the later) \*
- D) Documents to be submitted if death due to accident:-
1. CTC of Post Mortem/ Coroner's Report (for policy duration less than 5 years from the Issue Date or Reinstatement Date, whichever is the later)
  2. CTC of Toxicology Report, if any
  3. CTC of Police Report
  4. Newspaper cutting, if any (Kindly translate in English or Bahasa Melayu if article is not in these languages)

**Note:-**

\*Item 1 under section C will be waived if the policy have FCL/AAL (Free Cover Limit/Auto Acceptance Limit)

### Critical Illness Claims

- A) Compulsory documents:-
1. Claimant's Statement
  2. CTC of Claimant's NRIC/ Passport/ Residence card
  3. Confidential Medical Certificate – depends on the type of disease or illness/ Life Claim Questionnaire
  4. CTC of Diagnostic Report/ Post-Surgical Report
  5. CTC of Histopathology/ Histology Report (For cancer claim only)
- B) Additional documents (if any):-
1. CTC of other Medical Report (if relevant)
  2. Original Policy Contract /Certificate
  3. Original Letter of Consent (4 copies)

### Total and Permanent Disability Claims

- A) Compulsory documents:-
1. Claimant's Statement
  2. CTC of Claimant's NRIC/ Passport/ Residence card
  3. Total and Permanent Disability Claim Form (Part B - Attending Physician's Statement)
  4. Neurological Examination Report (NER)
- B) Additional Documents (if any):-
1. Original Letter of Consent (4 copies)
  2. Original Policy Contract /Certificate
  3. CTC of Employment Termination Letter, if applicable
  4. CTC of other Medical Report (if relevant)
  5. CTC of other Insurance Company's Claim Form
  6. Copy of Clinic/ Hospital Consultation/ Treatment Card
  7. CTC of EPF Withdrawal letter, if applicable
  8. CTC of SOCSO Offer Letter/ SOCSO "Keputusan Jemaah Doktor Mengenai Keilatan", if applicable
- C) Documents to be submitted if the disability due to accident:-
1. CTC of Police Report
  2. Newspaper cutting, if any (Kindly translate in English or Bahasa Melayu if article is not in these languages)

### Additional Documents for Employee First

- 1) CTC of valid working permit & passport (for Insured who is foreigner)

**Note:-**

For Daily Allowance Claims, Attending Physician's Statement (Accident and Hospitalisation) will be waived if the claim amount is < RM 500.

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