ZURICH®

Service Guide

Our Company offers life insurance products through our agency force. If you intend to purchase a life insurance product from our wealth planners, you can enjoy these value-added services.

1 Before you Buy a Policy

Deal only with registered wealth planners
You can check the status of the wealth planner via the Life Insurance Association of Malaysia's (LIAM) website or via Short Message Service (SMS). Visit **http://www.liam.org.my/index.php/customer-zone/know-your-agent** for more details.

Assist you in Choosing the Right Insurance Plan
- ☐ Go through with you the Customer Fact Find form to understand your insurance needs and financial goals.
- ☐ Recommend suitable insurance plan after assessing your needs.

Explain Product Features
- ☐ Explain the product features, benefits payable, exclusions, premiums and charges.
- ☐ Provide Product Disclosure Sheet to assist you in making informed decision and to facilitate product comparison.

2 When you Decide to Buy a Policy

Assist you with the Policy Application
- ☐ Explain the importance of answering the questions in the proposal form fully and accurately.
- ☐ Submit your application for underwriting after you have signed the proposal form.
- ☐ Arrange for medical examination with one of our panel clinics, if required.
- ☐ Provide information on making a nomination to ensure policy moneys are received by your beneficiaries in the event of death.

Explain the Policy Terms and Conditions
- ☐ Your policy document will be delivered to you (by hand or via post) within 14 days from policy issuance date.
- ☐ Go through the policy terms and conditions with you to ensure that this is the right plan that you have purchased.

3 During the Term of the Policy

Continuous Policy Servicing
- ☐ Assist in renewal of policy.
- ☐ Provide continuous service e.g. policy modifications, change of address and frequency of premium payments. If our wealth planners has left the Company, we shall appoint a new wealth planner to service you.

Assist you in making a Claim
- ☐ Guide you through the standard procedures on how to file an insurance claim.

If you are a Zurich policyholder, please logon and visit **https://mypolicy.zurich.com.my** for online access to your policy information.

If you are not satisfied with the services of our wealth planner, or require additional support from our Company, please contact our Zurich Call Centre at **1-300-888-622** or e-mail us at **callcentre@zurich.com.my**

Service Guide

Our Company offers takaful products through our agency force. If you intend to obtain a takaful products from our wealth planners, you can enjoy these value-added services.

1 Before you participate in a Takaful Plan

Deal only with registered wealth planners
You can check the status of the wealth planner via the Malaysian Takaful Association (MTA) website at Public Enquiry on Agent Status. Visit **http://www.malaysiantakaful.com.my/Consumer-Zone/Public-Enquiry-on-Agent-Status.aspx** for more details.

Assist you in Choosing the Right Takaful Plan

- [ ] Go through the Customer Fact Find form with you to understand your financial needs and risk appetite.
- [ ] Recommend suitable Takaful plan(s) based on the facts furnished in the form.

Explain Product Features

- [ ] Explain the product features, benefits payable, exclusions, contributions and charges.
- [ ] Provide Product Disclosure Sheet, to assist you in making informed decision and to facilitate product comparison.

2 When you Decide to participate in a Takaful Plan

Assist you in completing the Takaful Application

- [ ] Explain the importance of answering the questions in the proposal form fully and accurately.
- [ ] Provide information on making a nomination and/or hibah to ensure benefits payable are received by your nominee or beneficiaries in the event of death.
- [ ] Submit your application for underwriting after you have signed the proposal form.
- [ ] Arrange for medical examination with one of our panel clinics, if required.

Explain the Certificate Terms and Conditions

- [ ] Your Takaful certificate will be delivered to you (by hand or via post) within 15 working days from certificate issuance date.
- [ ] Go through the certificate terms and conditions with you to ensure that this is the right Takaful plan that you have participated in.

3 During the Term of the Takaful Plan

Continuous Certificate Servicing

- [ ] Assist in the renewal process of the certificate.
- [ ] Provide continuous service e.g. certificate modifications, change of address and frequency of contributions. If our wealth planner has left the Company, we shall appoint a new wealth planner to service you.

Assist you in making a Takaful Claim

- [ ] Guide you through the standard procedures on how to file a Takaful claim.

If you are a Zurich Takaful certificate holder, please logon and visit **https://myaccount.zurich.com.my/** for online access to your Takaful certificate information.
If you are not satisfied with the services of our wealth planner or require additional support from our Company, please contact our Zurich Call Centre at **1-300-888-622** or e-mail us at **callcentre@zurich.com.my**