

Zurich Direct Term

Protection at affordable premiums





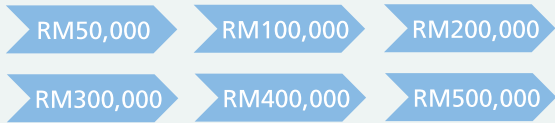
A financial
safety net
for you and
your loved ones

Your loved ones mean the world to you. And you would do anything to ensure their future is secure, so they will always enjoy the life you have in mind for them. Which was why you've been working hard to provide for them a strong financial foundation. An important part of this foundation is making doubly sure that you have a financial safety net, in case something unexpected happens to you.

This is what **Zurich Direct Term** can provide for you, affordably. It is a non-participating term policy that gives you and your loved ones the essential protection needed to face life's uncertainties. With it, you and your loved ones will now be well prepared for the future.

Choice of Coverage, Up To RM500,000

It provides you with 6 options to protect against the unexpected. You can choose your ideal basic sum assured to ensure you and your family are well provided for, in case Death or Total and Permanent Disability occurs.



Flexible Coverage Term

You can tailor your coverage term based on your financial circumstances and needs. This flexibility ensures you can plan your coverage as you progress in life.



No Medical Examination Required

Best of all, there is no hassle of getting a medical examination to get covered. Just answer a simple health questionnaire to complete your application.

Exclusions

No benefit shall be payable under the following circumstances:

- Death as a result of suicide, while sane or insane, within one (1) year from the Issue Date or Reinstatement Date, whichever is later;
- Total and Permanent Disability (TPD) caused directly or indirectly, wholly or partly from:
 - (a) Any self-inflicted injuries while sane or insane;
 - (b) Travel or flight in or on any type of aircraft except on a regular scheduled passenger flight of a commercial aircraft;
 - (c) Any activity of a military nature while being engaged in military service in times of declared or undeclared war while under orders for warlike operations or restoration of public order;
 - (d) War, civil war, invasion, act of foreign enemy, warlike actions, (whether war be declared or not), including accidental explosion and/or deliberate explosion of weapons of war, during war or directly as a result of previous war;
 - (e) Pre-existing illness which existed before the Commencement Date or date of reinstatement or effective date of change of this Supplementary Contract, whichever is later.
 - (f) Being involved in unlawful act;
 - (g) Being under the influence of any alcohol, narcotic and/or drug.

Note: This exclusion list is not exhaustive. Please refer to the policy documents for the full list of exclusions under this plan.

Important Notes

- The brochure is for illustrative purposes only. For further details of terms and conditions, please refer to the product disclosure sheet, sales illustration and policy documents.
- You should be certain that this plan meets your needs and that the premium payable under the policy is an amount you can afford.
- If the policy is cancelled within fifteen (15) days free-look period from the date of delivery of the policy, the full premium paid without interest will be refunded.
- The premiums are guaranteed and will remain the same throughout the premium payment term. The premiums payable depend on the Life Assured's entry age, gender, basic sum assured and policy terms.
- Buying a life insurance policy entails long-term commitment. To enjoy maximum benefits for continued coverage, it is worth keeping the policy in-force. Cessation of premium payment before the end of the premium payment term may lead to policy termination.
- All premium and fees shown in this document may be subject to tax or other government levies.

For more information and assistance on **Zurich Direct Term**, please contact our **Zurich Call Centre** at **1-300-888-622** or email us at **callcentre@zurich.com.my**



The benefits payable are protected by PIDM up to limits. Please refer to PIDM TIPS brochure or contact Zurich Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

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