

## Frequently Asked Questions (FAQs)

### 1. What is Zurich Direct Term?

Zurich Direct Term is a non-participating term policy that provides coverage for Death and Total and Permanent Disability (TPD).

### 2. How do I know if Zurich Direct Term suits me?

This plan is suitable if you are looking for protection coverage with affordable premium. You should be certain that this plan meets your needs and that the premium payable under this policy is an amount you can afford throughout the coverage term. Please [click here](#) to find out the coverage amount that suits you.

### 3. Who is eligible for Zurich Direct Term?

Zurich Direct Term is open to Malaysians between 18 years old and 50 years old (age last birthday).

### 4. What is the minimum and maximum basic sum assured for Zurich Direct Term?

There are up to 6 options available. The minimum basic sum assured is RM50,000 and the maximum basic sum assured is up to RM500,000 depending on individual's age and gender. Please click 'Get a Quote Now' via [here](#) to find out your eligibility.

### 5. What is the coverage term of Zurich Direct Term?

There are up to 3 options to choose from; 5 years, 10 years and 15 years depending on individual's age and gender. Please click 'Get a Quote Now' via [here](#) to find out your eligibility.

### 6. What is the benefit payable upon Death or TPD?

Upon Death or TPD of the Life Assured, basic sum assured (less any indebtedness) will be payable.

### 7. What are the exclusions under this policy?

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.

**8. How much premium do I need to pay?**

The premium that you need to pay depends on your age band, gender, selected coverage term and coverage amount. The premiums are guaranteed to remain the same throughout the coverage term.

**9. What is the payment mode available for Zurich Direct Term?**

You may opt for payment mode in monthly, quarterly, semi-annually or annually.

**10. How can I make premium payments?**

You can make payment through credit card or debit card only.

**11. Are the premiums paid for Zurich Direct Term entitled to income tax relief?**

Yes, the premiums paid are entitled to income tax relief in addition to your other family takaful or life insurance plans, subject to the final decision of the Inland Revenue Board of Malaysia (IRB).

**12. Are there any additional fees and charges for this plan?**

There are no fees and charges other than your premium payments.

**13. What if I stop paying premium?**

All premiums must be made in advance or before the due date. If you stop making premium payments, your plan will lapse in thirty-one (31) days after the last payment is due.

**14. Can I revive my policy if the policy is lapsed after thirty-one (31) days of grace period?**

If the premium remains unpaid at the end of the grace period, the policy will lapse. Reinstatement of the policy is allowed within 365 days from the lapse date.

**15. Do I need to undergo medical check up to purchase Zurich Direct Term?**

No. You only required to complete a simple health declaration.

**16. What happens if I mistakenly declared the wrong information?**

When you answer the health questionnaire, you must disclose all relevant facts correctly. We reserve the right to verify the information and declarations provided by you and may void this policy if incorrect information is provided.

**17. How can I purchase Zurich Direct Term?**

You can purchase through our online channel directly. For further details, please visit our [website](#).

**18. Can I purchase Zurich Direct Term via Zurich Wealth Planner?**

No, this product is an online product that can only be purchased from our [website](#).

- 19. How will I know if my application is successful?**  
You will receive a confirmation email if your application is successful. For further enquiries, please contact Zurich Call Centre at 1-300-888-622 or email us at [callcentre@zurich.com.my](mailto:callcentre@zurich.com.my)
- 20. Who should I contact for policy servicing and enquiries after I purchased this policy?**  
For assistance and enquiries, please contact our Call Centre at 1-300-888-622 or email to us at [callcentre@zurich.com.my](mailto:callcentre@zurich.com.my)
- 21. Should I do a nomination?**  
Yes. You are advisable to do a nomination. The nomination form is available at our [website](#).
- 22. Where can I view my policy?**  
You may login to Customer Portal - [MyZurichLife](#) for more information.
- 23. Can I amend the coverage amount or change plan?**  
Once your coverage begins, you cannot amend coverage amount or change to another plan during the policy term.
- 24. Can I cancel my policy?**  
You may cancel your policy by submitting a written request to us. If the policy is cancelled within fifteen (15) days free-look period from the date of delivery of the policy, Zurich Life Insurance Malaysia Berhad shall refund the premium paid, less any medical fee incurred.
- If you choose to cancel the policy after the free-look period, you will only be covered under the policy until the date the next premium becomes due. No cash value will be payable and no premium paid will be refunded.
- 25. Can I surrender my policy and will there be a surrender value?**  
You may surrender your policy but there will be no surrender value. Upon surrender, this plan will cease.
- 26. How do I make a claim?**  
You may submit your claims to any Zurich Life Insurance branches together with the required documents as stated in our website. Please [click here](#) for detailed claim management procedures and required documents.
- 27. How can I check my claim status or further clarify any doubts regarding the claim decision?**  
You may check your claim status through:
- Contact our Call Centre at 1-300-888-622
  - Drop us an email at [callcentre@zurich.com.my](mailto:callcentre@zurich.com.my)
- 28. Under what circumstances will my policy be terminated?**  
Your policy terminates automatically (whichever comes first):
- Expiry of the basic term plan (5 years, 10 years or 15 years); or
  - Death or TPD of the Life Assured; or

- At the request of the Applicant/Owner; or
- Policy is surrendered or lapsed.

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](mailto: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](http://www.pidm.gov.my)).

### Company Details

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