

Zurich 3asyCare

Every year, more and more Malaysians are diagnosed with critical illnesses. It could happen to anyone at any stage of their lives – an unpleasant event that may leave an emotional and financial impact on you and your loved ones.

Let Zurich 3asyCare plan ease your financial burden in times of uncertainty. Receive immediate coverage for the 3 most commonly diagnosed critical illnesses in Malaysia. This isn't just a safety net. This is a source of hope for those who matter most in your life.

Benefits

Basic Essential Coverage	<ul style="list-style-type: none">• Our plan covers up to 3 of the most commonly diagnosed critical illnesses – Heart Attack, Stroke, and Cancer.
Coverage Up To Age 80	<ul style="list-style-type: none">• Get covered up to age 80 with a Basic Sum Assured as high as RM 100,000.
More Financial Support	<ul style="list-style-type: none">• Get additional pay-out with the Special Care Benefit¹ claim which is equal to 10% of the Basic Sum Assured.
Quick & Easy	<ul style="list-style-type: none">• Experience hassle-free application with no medical check-up required and no lengthy questionnaires.
Affordable Premium	<ul style="list-style-type: none">• Designed to fit your budget, get covered from as low as RM0.50 a day.

¹Special Care benefit is applicable to non-smoker only.

Fact Find

The 3 most commonly diagnosed critical illnesses in Malaysia are heart disease, stroke and cancer. (The Star, 2014)

The recurrence rate within 5 years of a first heart attack, stroke or hospitalization stand at almost 30%. (The Star, 2014)

In Malaysia, the medical inflation rate is between 10% and 15% every year. (The Star, 2016)

Plans Available and Schedule of Benefits

You can select one of the plans below to suit your needs.

	Silver	Gold
Coverage Term	Until age 80	
Entry Age (age last birthday)	Minimum 18 years old Maximum 50 years old	
Critical Illness Covered	<ul style="list-style-type: none"> Heart Attack Stroke 	<ul style="list-style-type: none"> Heart Attack Stroke Cancer
Basic Sum Assured	Option 1: RM 50,000 Option 2: RM 100,000	
Special Care Benefit ¹	10% of Basic Sum Assured	

If the Life Assured suffers from any of the Critical Illnesses covered, 100% Basic Sum Assured will be payable on top of the Special Care Benefit¹ (10% of Basic Sum Assured).

Note:

¹Special Care Benefit is applicable to non-smoker only.

Exclusion

This Policy does not cover: -

- a) Other than the first incidence of the Critical Illness covered;
- b) Pre-Existing Illness;
- c) Stroke for which the signs or symptoms first occur within thirty (30) days following the Commencement Date of this Policy;
- d) Cancer (applicable to Gold plan) and Heart Attack for which the signs or symptoms first occur within sixty (60) days following the Commencement Date of this Policy;
- e) Any illness caused directly or indirectly, wholly or partly, by self-inflicted injury while sane or insane, wilful misuse of alcohol and / or the taking of drugs otherwise than under the direction of a registered Medical Practitioner;
- f) Death which first occur within fourteen (14) days following the diagnosis and confirmation of the Critical Illness covered.

Note: This list is non-exhaustive. Please refer to the Policy Documents for full list of exclusions under this Policy.

Important Note

- Zurich Life Insurance Malaysia Berhad is licensed under the Financial Services Act (FSA) 2013 and regulated by Bank Negara Malaysia.
- The fact sheet is for illustrative purposes only. For further details of the terms and conditions, please refer to the Product Disclosure Sheet and Policy Documents.
- You should be certain that this plan meets your needs and that the premium payable under this Policy is an amount that you can afford.
- If this Policy is cancelled within the free-look period of fifteen (15) days from the date of delivery of your Policy, Zurich Life Insurance Malaysia Berhad shall refund the total premium paid, less any indebtedness.
- The premium under the Policy is not guaranteed and shall be based on the applicable rules at the time of renewal. The premium is calculated based on the Life Assured's attained age at each Policy anniversary. We shall reserve the right to change the premium rate by giving you thirty (30) days advance notice.
- This fact sheet merely provides brief information in relation to Zurich 3asyCare. The information contained in this fact sheet may be changed without prior notice.
- The English version shall prevail in the event of any dispute or ambiguity arising out of the translation to Bahasa Malaysia language.

For more information and assistance on **Zurich 3asyCare**, 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).

Company Details

Zurich Life Insurance Malaysia Berhad

Registration No. 196801000442 (8029-A)

Level 23A, Mercu 3,

No. 3, Jalan Bangsar, KL Eco City,

59200 Kuala Lumpur, Malaysia

Tel: 03-2109 6000 Fax: 03-2109 6888

Call Centre: 1-300-888-622 www.zurich.com.my