

Frequently Asked Questions (FAQs)

1. What is Zurich 3asyCare?

Zurich 3asyCare is a critical illness plan which provides critical illness coverage until the Life Assured reaches age 80.

2. What is the coverage term for Zurich 3asyCare?

This policy will expire when you turn 80 years old.

3. How do I know if Zurich 3asyCare suits me?

This plan is suitable if you are looking for critical illness 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.

4. How do I know what coverage amount to choose?

The coverage amount depends on your budget and financial needs. The key is to give you a financial support and reduce your financial burden. You should be certain 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.

5. What are the packages available & benefit payable?

There are 2 packages available as follow:

| | 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.

- 6. If I am a smoker, am I eligible to get Special Care Benefit?**
No, this benefit is only applicable to non-smoker who suffers from any of the Critical Illnesses covered.
- 7. Who is eligible for Zurich 3asyCare?**
This plan is open to Malaysians between 18 years old to 50 years old (age last birthday).
- 8. What is the Basic Sum Assured for Zurich 3asyCare?**
There are 2 plans available which is either RM 50,000 Basic Sum Assured or RM 100,000 Basic Sum Assured.
- 9. Can I purchase Zurich 3asyCare if I am a foreigner but residing in Malaysia?**
This plan is only open to Malaysians who is residing in Malaysia.
- 10. What are the exclusions under this policy?**
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.*
- 11. How much premium do I need to pay?**
The premium that you need to pay depends on your age band, gender, selected plan and coverage amount. The premiums are not guaranteed and shall be calculated based on attained age at each policy anniversary. We reserve the right to revise premium rate by notifying the policyholder at least thirty (30) days before the policy anniversary date.
- 12. What is the payment mode available for Zurich 3asyCare?**
You may opt for payment mode in monthly, quarterly, semi-annually or annually.
- 13. How can I make premium payments?**
You can make payment through credit card or debit card only.
- 14. Are the premiums paid for Zurich 3asyCare 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).

- 15. Are there any additional fees and charges for this plan?**
There are no fees and charges other than your premium payments.
- 16. 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.
- 17. Can I revive my policy if the policy is lapsed after thirty-one (31) days of grace period?**
No, you will not be able to revive the policy. Therefore, it is important that you make your premium payment on time. Alternatively, you may purchase another Zurich policy that suits your need.
- 18. Do I need to undergo medical check up to purchase Zurich 3asyCare?**
No. You only required to complete a simple health declaration.
- 19. 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.
- 20. How can I purchase Zurich 3asyCare?**
You can purchase through our online channel directly. For further details, please visit our [website](#).
- 21. Can I purchase Zurich 3asyCare via Zurich Wealth Planner?**
No, this product is an online product that can only be purchased from our [website](#).
- 22. 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
- 23. 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
- 24. Should I do a nomination?**
Yes. You are advisable to do a nomination. The nomination form is available at our [website](#).
- 25. Where can I view my policy?**
You may login to Customer Portal - [MyZurichLife](#) for more information.
- 26. 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.

27. 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 total premium paid, less any indebtedness.

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.

28. 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. If you switch your current Medical and Health Insurance to another or from one provider to another, you may be subject to new underwriting requirements and waiting period for the new plan.

29. 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.

30. 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

31. Under what circumstances will my policy be terminated?

Your policy terminates automatically (whichever comes first):

- On the death of the Life Assured; or
- If any premium on this policy remains unpaid at the end of the Grace Period; or
- Upon the Maturity Date / Expiry Date of this policy; or
- Upon full claim on diagnosis of Critical Illness; or
- When a written request for termination of this policy is submitted to us.

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

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