

# PRODUCT DISCLOSURE SHEET



**ZURICH**

**Dear Customer,**

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance. Other customers have read this PDS and found it helpful; **you should read it too.**

This PDS is for illustration purposes only and is based on a healthy 30-year old male non-smoker.

Date: 1 January 2026

## 1 What is Zurich Essential Cover?

Zurich Essential Cover provides coverage against Death, Total Permanent Disability (TPD), Accidental Death Benefit (ADB) and Golden Age Disability (GAD) for **30** years.

## 2 Know Your Coverage / Benefits

**As an illustration, for RM 1,536.00 annually, you will receive the following life insurance coverage:**

Death / TPD / GAD Benefit (other than due to accident)	Policy Year	Amount Payable (RM)
	1 to 2	All premium paid
	3 to 30	<b>300,000</b> or Total Premium paid, whichever higher
Death / TPD / GAD Benefit (due to accident)	<b>RM 300,000</b> or Total Premium paid, whichever higher	
Balik Kampung Accidental Death Benefit	Additional <b>RM 300,000</b> on top of Death Benefit	
Public Conveyance Accidental Death Benefit	Additional <b>RM 600,000</b> on top of Death Benefit	
Overseas Accidental Death Benefit	Additional <b>RM 900,000</b> on top of Death Benefit	
On-board Flight Accidental Death Benefit	Additional <b>RM 1,200,000</b> on top of Death Benefit	
Natural Disaster Accidental Death Benefit	Additional <b>RM 1,500,000</b> on top of Death Benefit	

**Note: Please ask from your intermediary a sample contract for the full list of terms and conditions.**

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)).

Your life insurance **excludes:**

- Death - If due to suicide within 1 year, only premium paid will be payable.
- TPD / GAD - Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing illness).
- Accidental Death – Any self-inflicted injuries.

**Note:** This list is **non-exhaustive**. You must refer to the insurance policy for the full list of exclusions.

**If you have any questions or require assistance on your life insurance, you can:**



Call us at  
1-300-888-622



Visit us at  
<https://mya.zurich.com.my/rdt/essentialcover>



Email us at  
[callcentre@zurich.com.my](mailto:callcentre@zurich.com.my)

## 3

## Know Your Obligations

<b>For this life insurance, you must pay a premium of:</b>	
Premium	<b>RM 1,536.00</b> (annually)
Duration: <b>30</b> years	
You also have to pay the following fees and charges:	
Commission	<b>28.50%</b> of premium or <b>RM 2,626.56</b> over 6 years Please refer to the Sales Illustration for more details.
Other applicable charges	<b>Tax</b> – Premium and fees may subject to tax or other government levies, if applicable.

## 4

## Other Key Terms

- Juvenile Lien shall be applicable to Death or TPD benefit before attaining age of 4 years old.
- A premium grace period of 31 days from its due date will be allowed for payment of each premium.
- Premium payment beyond grace period may result in policy lapse and may affect future benefit payouts.
- The premium is guaranteed for this plan.

**Note:** This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.



### Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Cooling-off period:** You may cancel your policy within 15 days after your policy has been delivered to you. The premium that you have made will be refunded to you, less any medical fee incurred.
- **Cancellation/Surrender:** After the cooling-off period, you may cancel your policy by giving us a written notice.

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