

# PRODUCT DISCLOSURE SHEET



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 35-year old male non-smoker.

Date: 1 Jan 2026

## 1 What is Zurich SureCover?

Zurich SureCover provides coverage against Death and Accidental Death Benefit (ADB) for **65** years. Additionally, this product also comes with Maturity Benefit and Repatriation Benefit.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM 9,000.00** annually, you will receive the following life insurance coverage:

	Policy Year	Life Assured's Attained Age at the time of Death	Amount Payable (RM)
Death Benefit (not due to accident)	Policy Year 1 to 2	Age 35 and above	Total Premium paid
	Policy Year 3 and thereafter	Age 35 – 80	<b>330,860</b> or Total Premium paid, whichever higher
		Age 81 – 90	<b>330,860</b> or 108% of Total Premium paid, whichever higher
		Age 91 – 95	<b>330,860</b> or 118% of Total Premium paid, whichever higher
		Above Age 95	<b>330,860</b> or 128% of Total Premium paid, whichever higher
Accidental Death Benefit	Life Assured's Attained Age at the time of Death		Amount Payable (RM)
	Age 35 – 65		<b>1,654,300</b> or Total Premium paid, whichever higher
	Age 66 – 80		<b>992,580</b> or Total Premium paid, whichever higher
	Age 81 – 90		<b>661,720</b> or 108% of Total Premium paid, whichever higher
	Age 91 – 95		<b>661,720</b> or 118% of Total Premium paid, whichever higher
	Above Age 95		<b>661,720</b> or 128% of Total Premium paid, whichever higher
Maturity Benefit	188% of Total Premium Paid		
Repatriation Benefit	<b>RM 3,000</b>		

### Note:

- This product provides guaranteed annualized returns of 1.77%, if held to maturity.
- 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.
- Accidental Death – Self-inflicted injuries.

**Note:** This list is **non-exhaustive**. You must refer to the 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/surecoversc>



Email us at  
callcentre@zurich.com.my

### 3 Know Your Obligations

For this life insurance, you must pay a premium of:	
Premium	RM 9,000.00 (annually)
Duration: 65 years	
You also have to pay the following fees and charges:	
Commission	22.58% of premium or RM 12,195.00 over 6 years Please refer to the Sales Illustration for more details.
Other applicable charges	Tax – Premium and fees may subject to tax or other government levies, if applicable.

### 4 Other Key Terms

- A premium grace period of 31 days from premium due date will be allowed for payment of each premium.
- Premium payment beyond premium grace period may result in policy lapse and may affect future benefit payouts.
- The premium are 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 paid 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. We will pay you the cash value.

Zurich Life Insurance Malaysia Berhad (Registration No. 196801000442 (8029-A)) is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.