

PRODUCT DISCLOSURE SHEET

FIND OUT MORE:



The Product Disclosure Sheet (PDS) provides some of the key information that you should consider before you buy a medical insurance policy that best meet your needs. You should read your insurance policy contract carefully for full details on your coverage. **This PDS is for illustration purposes only and is based on a healthy 30-year old male non-smoker and office worker.**

Step 1 Is this policy right for you?

- This policy covers hospitalisation and surgical expenses ("H&S"), and out-patient treatments for accidental injuries or illnesses until age 100.
- Step Up Advantage whereby you have the option to upgrade to a new medical plan after 5 years without medical underwriting subject to terms and conditions.
- Your premiums will be pooled with other policy owners' premiums to pay claims. If the total claims paid out from the pool of fund is high, the premium for all policy owners in the same pool may increase, including your premiums **even if you did not make a claim.**

Step 2 Does it meet your needs?

What is covered?

Hospital Room & Board: RM250 per day, unlimited number of days

Surgical expenses: As Charged, subject to RM500 deductible

Benefits payable are on cashless basis and subject to:

- Annual limit: RM1,000,000
- Lifetime limit: No lifetime limit

What is not covered?

- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition)
- Specified Illnesses occurring during the first 120 days from the policy's Commencement Date or effective date of change or reinstatement date whichever is later
- Any treatment or surgical operation for congenital conditions or deformities including hereditary conditions

This is not a complete list. Please read your policy contract carefully for full details on what is and is not covered.

Step 3 Can you afford the increase in premiums over time?

The first year premium applicable to you (age 30) is: **RM1,626.00** Annually.

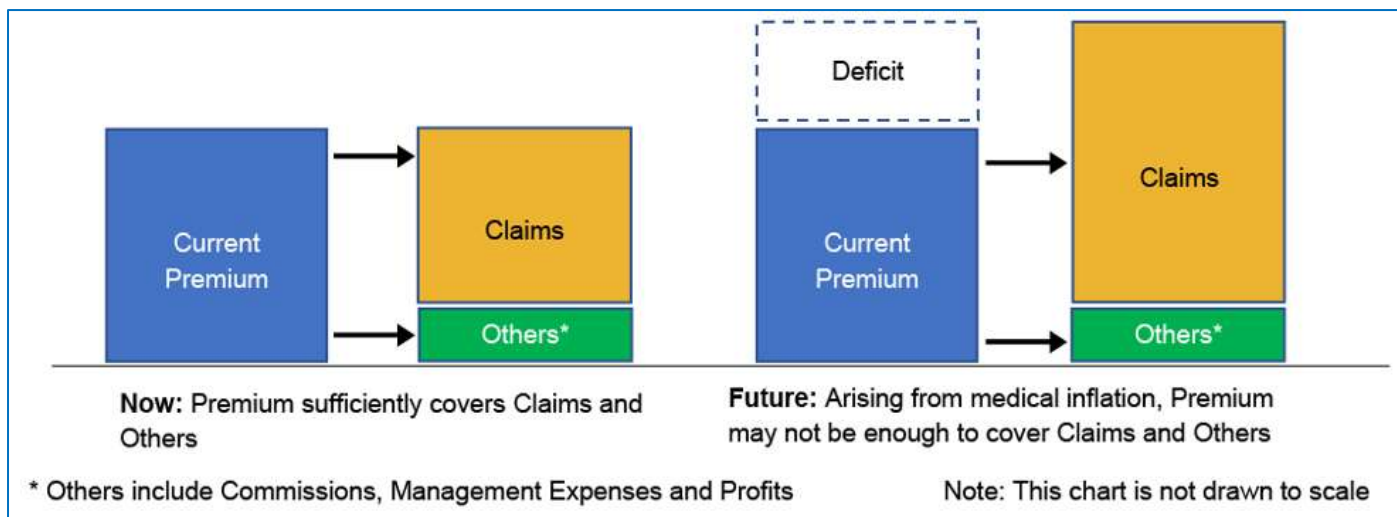
Premium Projection Table
Estimated premium

Age	Current premium upon attained age (RM)	Based on medical inflation of 7% ¹ per annum (RM)	Based on medical inflation of 10% per annum (RM)	Over the long term, you can reduce premiums payable by choosing plans with: (a) A higher deductible. (b) A higher co-insurance. (c) A lower annual/lifetime limit.
30	1,626.00			
35	1,642.00	2,301.99	2,644.46	
40	1,710.00	3,363.83	4,435.30	
45	1,862.00	5,137.32	7,778.04	
50	2,691.00	10,413.32	18,103.70	

- The projection above is solely for **illustration purposes only**.
- Premiums are affected by both the increase in treatment costs and the increased use of healthcare services by policy owners. This can result in actual medical inflation rate being higher or lower than the above illustration. We are undertaking the necessary cost containment measures in co-operation with other stakeholders to manage premium increases over time.
- The bulk of your premiums will go to paying claims. On average, for every RM1.00 of premium paid, RM0.72² is allocated to pay claims. The remainder goes to pay commissions to sales advisor, management expenses and profits of the insurers.

¹ This is the year-on-year increase in the average treatment cost as billed by hospitals to the insurance and takaful industry from years 2020 to 2023.

² This is based on insurance and takaful industry average data from years 2021 to 2023. The actual experience of the plan you purchase may differ from the industry average.



Step 4 What else should you be aware of?

- You must answer the questions that we ask fully and accurately disclose all material facts such as medical condition, your occupation, personal pursuits and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- If you decide you do not want this policy within 15 calendar days after the policy has been delivered to you, you can contact us to cancel your policy and receive a full refund (less any medical examination expenses incurred).
- Your coverage will only start 30 calendar days from the policy's Commencement Date or effective date of change or date of reinstatement, whichever is later except for accidental injuries.
- The commissions³ paid to the sales advisor is RM151,983.45 or 15.00% of total annual premiums over 70 years.

This is not a complete list. Please read your policy contract carefully for full details on the key terms and conditions.

³ These figures are based on the current premium upon attained age.

Step 5 Have you considered other products that might suit your needs?

Product Options Table

Name	Recommended Product	Alternative Product Options	
	Zurich Smart Health Plan A	Option 1 MaxMedic Plan 4	Option 2 Zurich Infinite Care Plan 300
Annual Premium	RM 1,626.00 <i>This is 1st year premium⁴</i>	RM 2,050.00 <i>This includes the annual premium for the basic life insurance policy with Sum Assured of 90,000.00. The 1st year premium is higher by RM424.00</i>	RM 2,100.00 <i>This includes the annual premium for the basic life insurance policy with Sum Assured of 90,000.00. The 1st year premium is higher by RM474.00</i>
Type	Cashless facility <i>'We pay direct to hospitals'</i>	Cashless facility <i>'We pay direct to hospitals'</i>	Cashless facility <i>'We pay direct to hospitals'</i>
CoverageTerm	Up to age 100 <i>'Renewal is guaranteed but premium rates are not guaranteed'</i>	20 years, with auto extension up to age 80 ⁵ <i>'Renewal is guaranteed but premium rates are not guaranteed'</i>	20 years, with auto extension up to age 100 ⁵ <i>'Renewal is guaranteed but premium rates are not guaranteed'</i>
Co- insurance/ Deductible	RM500 deductible	H&S: 10% co-insurance. Min RM200, max RM1,000 Outpatient treatment: 10% co-insurance up to RM2,000	RM250 deductible
Hospital Room & Board	RM250 per day	RM 310 per day	RM 300 per day
Surgical Expenses	As charged	As charged	As charged
Annual Limit	RM1,000,000	RM 125,000	RM 1,800,000

Lifetime Limit	No Lifetime Limit	RM 1,250,000	No Lifetime Limit
⁴ Premiums are payable at the premium rate according to Life Assured's attained age on each policy anniversary. ⁵ The annual premium shown is based on coverage up to initial coverage term only			
<ul style="list-style-type: none"> ● Deductible: Fixed amount you have to pay before your actual coverage begins. E.g. RM5,000 deductible means you have to pay RM5,000 out of your own pocket and we will pay the balance (up to the relevant limits). ● Co-insurance: Fixed percentage of a medical charge that you have to pay. E.g. 10% co-insurance means you have to pay only 10% of each medical bill (up to the relevant limits), and we will cover 90%. ● Annual limit: Maximum amount you can claim in a year. ● Lifetime limit: Maximum amount you can claim throughout your lifetime. 			

This table does not capture all of the features and premium of products compared. Please ask us/your sales advisor for more information on the differences in features and premium of these products.

The benefits payable are protected by PIDM up to limits. Pease refer to PIDM TIPS brochure or contact Zurich Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as at 01/01/26.