



Zurich Life Insurance Malaysia Berhad

Registration No. 196801000442 (8029-A)

PRODUCT DISCLOSURE SHEET	Zurich 3asyCare
Read this Product Disclosure Sheet before you decide to take up Zurich 3asyCare. Be sure to also read the general terms and conditions.	Date: <DD/MM/YY>

1. What is this product about?

Zurich 3asyCare is a regular premium plan that provides Critical Illness coverage up to age 80. This plan is a pure critical illness protection plan and does not have any savings or investment elements. In the event the Life Assured is diagnosed to be suffering from one of the covered Critical Illness listed below, 100% of the Basic Sum Assured is payable as Critical Illness Benefit. We will pay an addition of 10% of the Basic Sum Assured as Special Care Benefit and this benefit is only applicable to Life Assured who is a non-smoker.

Critical Illness Benefit **Cancer**

Any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukemia, lymphoma and sarcoma.

Heart Attack

The death of heart muscle as a result of inadequate blood supply as evidenced by history of typical chest pain, new characteristic electrocardiographic changes and by an elevation of the cardiac biomarkers.

Stroke

Death of brain tissue due to inadequate blood supply, bleeding within the skull or embolization from an extra cranial source resulting in permanent neurological deficit with persisting clinical symptoms.

Note:

Please refer to the policy contract for the full terms and conditions.

2. What are the coverage / benefits provided?

There are two options available which is Sum Assured RM50,000 and RM100,000

	Description	Coverage Term	Percentage of Sum Assured
1	Critical Illness Benefit: Cancer; or Heart Attack; or Stroke	Up to age 80	100%
2	Special Care Benefit ¹		10%
Total			110%

Note:

¹ This benefit is applicable to Life Assured who is a non-smoker only

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)

3. How much premium do I have to pay?

Premium Option 1: Sum Assured RM50,000

Attained Age	Male				Female			
	Annual	Semi-Annually	Quarterly	Monthly	Annual	Semi-Annually	Quarterly	Monthly
18 - 24 years	150.40	76.70	38.73	13.08	152.00	77.52	39.14	13.22
25 - 29 years	173.20	88.33	44.60	15.07	178.40	90.98	45.94	15.52
30 - 34 years	188.80	96.29	48.62	16.43	196.70	100.32	50.65	17.11
35 - 39 years	216.90	110.62	55.85	18.87	225.10	114.80	57.96	19.58
40 - 44 years	264.90	135.10	68.21	23.05	271.50	138.47	69.91	23.62
45 - 49 years	363.70	185.49	93.65	31.64	362.80	185.03	93.42	31.56
50 - 54 years	467.40	238.37	120.36	40.66	430.90	219.76	110.96	37.49
55 - 59 years	688.70	351.24	177.34	59.92	535.30	273.00	137.84	46.57
60 - 64 years	1006.40	513.26	259.15	87.56	672.00	342.72	173.04	58.46
65 - 69 years	1489.70	759.75	383.60	129.60	874.00	445.74	225.06	76.04
70 - 74 years	2138.10	1090.43	550.56	186.01	1248.30	636.63	321.44	108.60
75 - 79 years	2881.20	1469.41	741.91	250.66	1699.80	866.90	437.70	147.88

Premium Option 2: Sum Assured RM100,000

Attained Age	Male				Female			
	Annual	Semi-Annually	Quarterly	Monthly	Annual	Semi-Annually	Quarterly	Monthly
18 - 24 years	169.10	86.24	43.54	14.71	170.60	87.01	43.93	14.84
25 - 29 years	197.70	100.83	50.91	17.20	208.40	106.28	53.66	18.13
30 - 34 years	226.10	115.31	58.22	19.67	242.40	123.62	62.42	21.09
35 - 39 years	299.00	152.49	76.99	26.01	319.70	163.05	82.32	27.81
40 - 44 years	464.70	237.00	119.66	40.43	485.90	247.81	125.12	42.27
45 - 49 years	681.40	347.51	175.46	59.28	679.60	346.60	175.00	59.13
50 - 54 years	839.90	428.35	216.27	73.07	752.40	383.72	193.74	65.46
55 - 59 years	1294.40	660.14	333.31	112.61	964.40	491.84	248.33	83.90
60 - 64 years	1943.20	991.03	500.37	169.06	1241.30	633.06	319.63	107.99
65 - 69 years	2964.70	1512.00	763.41	257.93	1671.80	852.62	430.49	145.45
70 - 74 years	4218.70	2151.54	1086.32	367.03	2450.30	1249.65	630.95	213.18
75 - 79 years	5729.00	2921.79	1475.22	498.42	3367.50	1717.43	867.13	292.97

Note:

The premium is not guaranteed and is calculated based on the Life Assured's attained age at each Policy anniversary. We shall have the right to revise the premium at the start of any Policy Year provided that we notify the Applicant/Owner at least 30 days in advance.

4. What are the fees and charges that I have to pay?

No fees and charges are payable.

5. What are some of the key terms and conditions that I should be aware of?

- Tax - All premium and fees shown in the document may subject to tax or other government levies.
- Importance of disclosure - You must disclose all material facts such as your medical condition and state your age correctly.

- Statement pursuant to Paragraph 4 of Schedule 9 under Financial Services Act 2013 - You are under a duty to disclose to us any matter that you know to be relevant to our decision on whether to accept the risk, the rates and terms to be applied; or a reasonable man in the circumstances could be expected to know to be relevant (ie. collectively referred to as the material facts). You are also required to continue to disclose to us fully and truthfully any material facts which may arise between the time of submission of the application/proposal form and the time the contract is entered into. You should fully and truthfully answer all the questions in the application/proposal form and any other questions asked by us. If you do not understand your obligation/duty as stated above or if you need any further explanation, please contact us.
- Statement pursuant to Paragraph 5 of Schedule 9 under Financial Services Act 2013 - You are under a duty to take reasonable care not to make a misrepresentation when answering any specific questions that are relevant to the decision of the insurer whether to accept the risk or not and the rates and terms to be applied, i.e. you should answer the questions fully and accurately/correctly; and you are required to take reasonable care to disclose to us fully and accurately/correctly any other matters which you know to be relevant to our decision on whether to accept the risk or not and the rates and terms to be applied. You are also required to continue to disclose to us fully and accurately/correctly any changes to the answers given in the application/proposal form and any other questions asked by us. If you do not understand your obligation/duty as stated above or if you need any further explanation, please contact us.
- Free-look Period – You may cancel the policy within 15 days after the delivery of the policy. Upon cancellation, the premium that you have paid will be refunded to you.
- Grace Period - A grace period of 31 days shall be allowed, from the date premiums are due. If premium remains due at the end of the Grace Period, the policy shall lapse.

Note:

Please refer to the policy contract for the full terms and conditions under this policy.

6. What are the major exclusion under this policy?

This policy does not cover:-

1. Other than the first incidence of Critical Illness; or
2. Pre-Existing Illness; or
3. Stroke for which the signs or symptoms first occur within 30 days following the Commencement Date of this policy; or
4. Cancer and Heart Attack for which the signs or symptoms first occur within 60 days following the Commencement Date of this policy; or
5. 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; or
6. Death which first occur within 14 days following the diagnosis and confirmation of the Critical Illness.

Definition

Pre-Existing Illness shall be limited to illnesses which existed before the Commencement Date and for which the Life Assured has reasonable knowledge of the illnesses. A Life Assured is considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:-

1. The Life Assured had received or is receiving treatment; or
2. Medical advice, diagnosis, care or treatment has been recommended; or
3. Clear and distinct symptoms are or were evident; or
4. Its existence would have been apparent to a reasonable person in the circumstances.

Note:

Please refer to the policy contract for the full list of exclusions.

7. Can I cancel / surrender my policy?

- Yes, you (the Applicant/Owner) may cancel the policy at any time by giving written notice to us.
- If you choose to cancel this policy after the Free Look Period, you will only be covered under this policy until the date the next Premium becomes due. No cash value will be payable and no premium paid will be refunded. Upon surrender, this plan will cease. If you switch your current Medical and Health Insurance with another or from one provider to another, you may be subject to new underwriting requirements and waiting period for the new plan.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about medical and health insurance, please refer to the insurance info booklet on 'Medical & Health Insurance', available at all our branches or visit www.insuranceinfo.com.my

If you have any enquires, please contact us at:

Zurich Life Insurance Malaysia Berhad
Level 23A, Mercu 3,
No.3, Jalan Bangsar,
KL Eco City, 59200 Kuala Lumpur

Tel: 1-300-888-622

: 03-2109 6000

Fax: 03-2109 6888

Email: callcentre@zurich.com.my

10. Other similar types of plan available

If you are interested to find out whether there is any similar types of insurance plan, you may contact us.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THE POLICY WILL BEST SERVE YOUR NEEDS.

YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT US FOR MORE INFORMATION.

Zurich Life Insurance Malaysia Berhad is registered under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this disclosure sheet is valid as at <DD/MM/YY>.

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