



Zurich Life Insurance Malaysia Berhad

Registration No. 196801000442 (8029-A)

<p>PRODUCT DISCLOSURE SHEET</p> <p>Read this Product Disclosure Sheet before you decide to take up the Zurich Direct Term. Be sure to also read the general terms and conditions.</p>	<p>Zurich Direct Term</p> <p>Date Printed: <DD/MM/YYYY></p>
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What is this product about?

- Zurich Direct Term is a non-participating term policy that provides coverage for Death and Total Permanent Disability (TPD).
- In the event of death or Total Permanent Disability (TPD) of the Life Assured prior to the policy expiry, Basic Sum Assured is payable, subject to the terms and conditions in the policy contract.

What are the covers / benefits provided?

- There are up to six (6) plans available with Basic Sum Assured ranging from RM50,000 up to RM500,000 as below. The eligibility depends on the Life Assured's age and gender. The Life Assured has a choice of policy term of 5, 10 or 15 years.

Plan	Basic Sum Assured (RM)
1	50,000
2	100,000
3	200,000
4	300,000
5	400,000
6	500,000

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)

How much premium do I have to pay?

- Table below shows the monthly premiums for Plan 2 (Basic Sum Assured RM 100,000) for some sample ages.

Entry Age (Last Birthday)	Monthly Premium (RM)					
	Term					
	5 Years	10 Years	15 Years	5 Years	10 Years	15 Years
	Male			Female		
20	25.47	27.09	28.26	22.59	23.49	24.21
30	25.74	29.07	32.85	24.57	25.47	29.07
40	35.10	43.29	56.16	33.03	40.59	50.67
50	77.13	92.79	119.43	64.71	82.53	109.53

· The table shown above are for illustration purposes only.

- Your actual premium amount shall depend on your entry age, gender, plan, payment mode and policy term. Please [click here](#) for actual premium payable.
- You can choose to pay your premium either annually, semi-annually, quarterly or monthly. The less frequent you pay within a year, the more cost effective it will be in the long run.
- You need to pay the premium for the entire policy term that you have selected.
- A Grace Period of thirty-one (31) days shall be allowed, from the date premiums are due, in order for this Policy to remain in force. If any claim should arise within this period, the outstanding premium shall be deducted from the claims payable. If any premium remains unpaid at the end of its Grace Period, the Policy shall lapse.

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

- Stamp Duty – You don't have to pay extra charges for stamp duty.
- No commission will be payable under this policy.

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

- Tax - All premiums and fees shown in the document may be subject to tax or other government levies.
- Importance of disclosure – You must disclose all material facts such as medical condition, occupation, and state your age correctly.
- Statement pursuant to Paragraph 4(1) 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 your policy by returning the policy within fifteen (15) days after the policy has been delivered to you. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Switching of Policy – Please contact us for the likely implications of switching policy from one insurer to another or transferring from one type of insurance plan to another. For example, you may be subject to new terms and conditions of the new policy or of the new insurer.
- Nomination – Please be advised to nominate a nominee and ensure that the nominee is aware of the policy that you have purchased.
- Changes to the policy - We can make any changes to any provision(s) in the Policy as we may deem fit and appropriate which may be required as a result of any introduction of new laws, regulations, rules and or due to the amendments or revision to the same, including but not limited to taxation laws. In all cases, we shall reserve the rights to decide whether the changes are necessary.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

What are the major exclusions under this policy?

- Death from suicide within one (1) year from issue date or date of reinstatement, whichever is later, whether the Life Assured is sane or insane, shall limit the Company's liability to the refund of premiums paid without interest, less any indebtedness and the policy shall terminate.
- We shall not cover any Total and Permanent Disability caused directly or indirectly, wholly or partly, by any of the following occurrences:
 - Any self-inflicted injuries while sane or insane; Travel or flight in or on any type of aircraft except on a regular scheduled passenger flight of a commercial aircraft; Any activities of a military nature whilst being engaged in military service in time of declared or undeclared war whilst under orders for warlike operations or restoration of public order; War, civil war, invasion, act of foreign enemy, warlike actions (whether war be declared or not), including accidental explosion and/or deliberate explosion of weapons of war,

during war or directly as a result of previous war; Pre-existing Illnesses; Being involved in unlawful act; Being under the influence of any alcohol, narcotic and/or drug.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

Can I cancel /surrender my policy?

- Yes, you (the Applicant/ Owner) may cancel the policy at any time by giving written notice to us. The policy does not entitle for any cash value.
- 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 premium paid will be refunded. Upon surrender, this plan will cease.

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. You can write in to us at the address / email/ fax number below.

Where can I get further information?

Should you require additional information about life insurance, please visit www.mycoverage.my.

If you have any enquiries, 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
: 603 - 2109 6000
Fax : 603 - 2109 6888
E-mail : callcentre@zurich.com.my

Is there any other similar types of insurance cover available?

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

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

Zurich Life Insurance Malaysia Berhad is licensed 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>.