



Zurich Life Insurance Malaysia Berhad

Registration No. 196801000442 (8029-A)
Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Malaysia
Tel: 03-2109 6000 Fax: 03-2109 6888 Call Centre: 1-300-888-622

<Applicant Name>

<Address 1>

<Address 2>

<Address 3>

<Address 4>

<Address 5>

<Postcode> <City>

Date: <insert date>

Policy No. : <Policy No>
Life Assured : <Insured Name>
Next Policy Anniversary Date : <Next Policy Anniversary Date>

Revision of Medical Premium for <Current Plan Description> (<Current Plan Code>)

Dear Valued Customer,

Thank you for your continued support towards Zurich Life Insurance Malaysia Berhad (ZLIMB).

We are writing to inform you that we will be revising the premium for your medical plan.

The medical and healthcare costs in Malaysia have been rising at a double-digit rate¹ in recent years. These costs go up for many reasons, such as increase in physician's fees or laboratory charges, discovery of new medical treatments and prescription drugs, and higher frequency of seeking healthcare treatments. These costs increase yearly in spite of our efforts and various initiatives to control the cost. Even so, we are still taking steps to consistently review the panel of doctors and hospitals to ensure that medical charges are properly substantiated. To address this, we have recently appointed a new medical claims Third Party Administrator (TPA) that will further support our efforts to keep costs under control.

It is important for us to ensure you have a long-term protection. At ZLIMB we carefully monitor and actively manage your premium from time to time to make sure that you always have the medical coverage that you need. As such, this letter is intended to inform you that we will be revising the premium for your medical plan.

Kindly refer to the table below for the new medical premium which shall vary in accordance with your age.

Medical Plan	Current Medical Premium Amount*	New Medical Premium ² Amount*	New Medical Premium ² Effective Date
<Current Plan Code>	RM<Current Medical Premium Amt>/ <Payment Mode Description>	RM<Revised Medical Premium Amt>/ <Payment Mode Description>	<Effective Date>

*inclusive of loading, if applicable.

Besides the increase of the premium, we have also enhanced the benefit of your medical plan. The enhanced benefit of your medical plan has no impact towards your revised premium. For further information, please refer to the appendix:

Appendix 1: Enhanced Benefits of Medical Rider

Appendix 2: Revised Annual Premium for <current medical plan>

Appendix 3: Frequently Asked Questions (FAQ)

If affordability is a concern, you can opt to downgrade to a medical plan with lower coverage provided your medical plan is not the lowest plan level. Alternatively, you may consider other medical plans offered by ZLIMB which provide similar or more comprehensive medical coverage.

The available medical plans currently are:

- Zurich Omni Health
- Zurich SureHealth.

Kindly arrange with your bank to change the premium amount if you are paying through standing instruction or have set a payment limit with the bank. For auto debit payment, please take note that the new medical premium amount will be debited from your credit card or bank account.

¹According to Aon's 2019 Global Medical Trend Rates Report, Malaysia was the only country in Southeast Asia and the only other country in Asia Pacific (besides Pakistan) that was projected to experience double-digit medical inflation in 2019, hitting 13.6% per cent compared to 12.4 per cent in 2018.

²Premiums paid by business organisations are subject to tax or other government levies.

If you require further assistance, please contact our Customer Service Careline at 1-300-888-622, or email us at callcentre@zurich.com.my. Alternatively, you may also contact your Wealth Planner or visit the nearest Zurich Life Insurance Malaysia Berhad branch.

Thank you.

Yours sincerely,
ZURICH LIFE INSURANCE MALAYSIA BERHAD

Khoo Ai Lin
Chief Executive Officer

Wealth Planner : <WP Code> <Wealth Planner Name>
Contact No. : <WP Contact No>
Chief Agency Manager : <CAM Code> <CAM Name>
Branch : <WP Branch Description>

Note:

1. The content of this notification letter does not take into account any alteration to this policy that is made since <notice print date>.
2. To view the content of this letter and FAQs in Bahasa Malaysia, Chinese or Tamil, please visit www.zurich.com.my/MedicalIPPR. If there is any discrepancy between the English, Bahasa Malaysia, Chinese and Tamil versions, the English version shall prevail.

APPENDIX 1

ENHANCED BENEFITS OF MEDICAL PLAN

Schedule of Benefits	Existing Benefits	Enhanced Benefits
Overall Lifetime Limit	Plan 1 – RM150,000 Plan 2 – RM300,000 Plan 3 – RM450,000 Plan 4 – RM 600,000	Plan 1 – <u>RM200,000</u> Plan 2 – <u>RM400,000</u> Plan 3 – <u>RM600,000</u> Plan 4 – <u>RM 800,000</u>
Post-Hospitalization Treatment	As charged Within 31 days from discharge	As charged Within <u>60 days</u> from discharge
Emergency Accidental Out-Patient Treatment	As charged Within 24 hours and follow-up treatment to a Max. of 31 days	As charged Within <u>72 hours</u> and follow-up treatment to a Max. of 31 days

APPENDIX 2

New Medical Annual Premium for <current medical plan>

Plan Code: <current medical plan code> Gender:<insured gender> Occupation Class:<1/2/3/4>

Age	Premium	Age	Premium	Age	Premium	Age	Premium	Age	Premium
0		20		40		60		80	
1		21		41		61		81	
2		22		42		62		82	
3		23		43		63		83	
4		24		44		64		84	
5		25		45		65		85	
6		26		46		66		86	
7		27		47		67		87	
8		28		48		68		88	
9		29		49		69		89	
10		30		50		70		90	
11		31		51		71		91	
12		32		52		72		92	
13		33		53		73		93	
14		34		54		74		94	
15		35		55		75		95	
16		36		56		76		96	
17		37		57		77		97	
18		38		58		78		98	
19		39		59		79		99	

Note:

- The premium shown in the table above will be effective from the next policy anniversary date on or after <repricing date>.
- The premium applicable vary according to gender, age, occupation and the plan level. As an example, for a <insured gender> life assured with occupation class <occupation class> reaching age 40 at the next policy anniversary who has <current plan code>, the applicable annual insurance premium is RM<total premium at age 40> for that year.
- The premium shown in the table above is applicable to standard risk and are annual rates. If your current medical plan has any loadings, the rates applicable to you will be calculated accordingly.
- The premium shown in the table may be subject to tax or other government levies.
- The actual premium may be different compared to the table above due to the rounding of decimal places.