



## 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 rate<sup>1</sup> 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 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 <sup>2</sup> Amount*	Total New Premium <sup>2</sup> Amount*	New Medical Premium <sup>2</sup> Effective Date
<Current Plan Code>	RM<Current Medical Premium Amt>/<Payment Mode Description>	RM<Revised Medical Premium Amt>/<Payment Mode Description>	RM<Total New Premium amount> /<Payment Mode Description>	<Effective Date>

\*inclusive of loading, if applicable.

For further information, please refer to the appendix:

Appendix 1: Additional Support for COVID-19 Pandemic Affected Customers

Appendix 2: Revised 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.

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

<sup>1</sup>According 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.

<sup>2</sup>Premiums paid by business organisations are subject to tax or other government levies.

Enjoy greater benefits as a Zurich Customer by logging in to our customer portal MyZurichLife to view your information in one glance and gain access to our rewards programme. Please follow the link or scan the QR code below to access the MyZurichLife Portal.

Enhancing Your Malaysian Lifestyle with MyZurichLife!



<http://zurich.my/MyZurichLife>



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/207PPR](http://www.zurich.com.my/207PPR). If there is any discrepancy between the English, Bahasa Malaysia, Chinese and Tamil versions, the English version shall prevail.

## APPENDIX 1

### Additional Support for COVID-19 Pandemic Affected Customers

Following are the available options provided by Zurich Life Insurance Malaysia Berhad to Affected Customers<sup>1</sup> to go through this situation. You may contact your Wealth Planner or Zurich Call Centre for further information.

Option	Details
Policy Restructuring	<ul style="list-style-type: none"><li>a) Change Payment mode<ul style="list-style-type: none"><li>- Example: Switching from annual payment mode to half yearly, quarterly or monthly mode</li></ul></li><li>b) Downgrade your current medical rider plan<ul style="list-style-type: none"><li>- You can revert to your original plan within 12 months from date of downgrading without underwriting.</li><li>- Submission to revert to original plan must be submitted 1 month prior to the end of the 12 months.</li></ul></li></ul>
3 Months Deferment Payment	<p>You may submit your application through the methods below with the supporting documents.</p> <ul style="list-style-type: none"><li>a) Online submission through <a href="https://mya.zurich.com.my/EForm.aspx">https://mya.zurich.com.my/EForm.aspx</a></li><li>b) Email to us at <a href="mailto:callcenter@zurich.com.my">callcenter@zurich.com.my</a> with email subject: Payment Deferment Application: Policy Number &lt;XXXXXXXXXX&gt;</li><li>c) Submit to the nearest Zurich branch with the supporting documents.</li></ul>

#### **List of supporting documents:**

1. Letter for home quarantine from relevant authority; or
2. Doctor's Confirmation Letter on COVID-19 infection for infected policyholder; or
3. Employer's Termination Letter / Salary Reduction Letter; or
4. Letter of Closure of Business, or
5. Other relevant proofs or documents (if any)

#### **Note:**

<sup>1</sup>Affected Customers are individuals who have been infected, home quarantined or suffered a loss of income; and small and medium enterprises (SMEs) which have suffered a loss of income, as a result of the economic impact of the COVID-19 situation. Examples of events that lead to such loss of income include retrenchment, shorter working hours and salary or commission reductions for individuals; and loss of business income for self-employed and SMEs.

**Disclaimer:** Zurich Life Insurance Malaysia Berhad reserves the rights to add, withdraw or modify any supports related to COVID-19 pandemic provided for our Affected Customers at anytime without prior notice. Please visit our website or contact us for latest update.

**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
0		20		40		60	
1		21		41		61	
2		22		42		62	
3		23		43		63	
4		24		44		64	
5		25		45		65	
6		26		46		66	
7		27		47		67	
8		28		48		68	
9		29		49		69	
10		30		50		70	
11		31		51		71	
12		32		52		72	
13		33		53		73	
14		34		54		74	
15		35		55		75	
16		36		56		76	
17		37		57		77	
18		38		58		78	
19		39		59		79	

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.