

Date: <Insert date DD MMM YYYY>

Policy No. : <Policy No>
 Life Assured : <Insured Name>
 Policy Status : <Policy Status Description>
 Next Policy Anniversary Date : <Next Policy Anniversary Date DD MMM YYYY>
 Next Premium Due Date : <Next Premium Due Date DD MMM YYYY>

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

Dear Valued Customer,

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

We understand that rising medical and healthcare costs in Malaysia are a growing concern. Several significant trends, such as the surge in non-communicable diseases, the expansion of private healthcare services, and the continuous rise in medical inflation, have greatly impacted the medical and health sector.

Despite our persistent efforts to contain costs through various initiatives, these expenses continue to escalate annually. Our initiatives include reviewing and comparing claims across diverse hospitals and conducting in-depth analysis of medical bills to ensure charges are reasonable. At ZLIMB, we are committed to providing you with long-term protection. As part of this commitment, we actively manage your premium to ensure you maintain the medical coverage you need. In light of this, we would like to inform you that we will be revising the premiums for your medical plan.

Following the announcement by Bank Negara Malaysia (BNM) on 20 December 2024, relating to the introduction of interim measures for medical plans, we remain dedicated to assisting our policyholders in managing the challenges posed by the rising costs associated with high utilisation and medical claims inflation.

To assist you during this transition, we will implement a gradual increase in your premium over a five-year period.

Kindly refer to the table below for the new medical premium <Payment Mode Description> which shall vary in accordance with your attained age.

Year	Attained Age	Current Medical Premium ^{2 3} (RM)	New Medical Premium ⁴			New Medical Premium Effective Date
			Percentage Increase (%)	Amount Increase ² (RM)	Final Premium ² (RM)	
1	<Age at Anniversary>	<C-Amt1>	<Percent1%>	<Inc1>	<Amt1>	<Effective Date1>
2	<Age+1>	<C-Amt2>	<Percent2%>	<Inc2>	<Amt2>	<Effective Date2>
3	<Age+2>	<C-Amt3>	<Percent3%>	<Inc3>	<Amt3>	<Effective Date3>
4 ¹	<Age+3>	<C-Amt4>	<Percent4%>	<Inc4>	<Amt4>	<Effective Date4>
5 ¹	<Age+4>	<C-Amt5>	<Percent5%>	<Inc5>	<Amt5>	<Effective Date5>

¹ The premium amount for the fourth year onwards is subject to review and revision depending on the outcome of the various cost containment measures to be implemented

² Premium amount is also inclusive of loading and service tax, if applicable.

³ As per your original contract terms, your **Current Medical Premium** before revision are generally **expected to increase** as you grow older.

⁴ The staggered increase in **New Medical Premium** does not apply to the increases in premium as you grow older.

With the revision in medical premium above, **the total premium (inclusive of any attachable riders, loading and taxes, if applicable) which you will pay for your policy on the next policy anniversary date, <Next Policy Anniversary Date DD MMM YYYY> will be RM <Total New Premium Amount> <Payment Mode Description>.**

Apart from paying the new premium mentioned in the table above, you can consult your wealth planner for other alternative stated below:

- a) Downgrade your current plan of medical plan if applicable.
- b) Consider other medical products which provide similar or more comprehensive medical coverage. This is subject to further underwriting and waiting period. Kindly note that the alternative medical product may have a higher premium compared to your current plan, as it offers enhanced benefits. Feel free to request for more details and insights to assist in your decision. Before deciding to switch, do ensure that your choice aligns with your needs and budget.

For further information, please refer to the appendix:

Appendix 1: Frequently Asked Questions (FAQ)

Appendix 2: Table of Alternative Product Options

For the full annual premium tables with different effective date, please visit [<URL>](#) for details.

If you require further assistance, please contact our Customer Service Careline at 1-300-888-622 (press #6 for enquiries on medical repricing), 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

Pauline Teoh

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 DD MMM YYYY>](#).
2. To view the content of this letter and FAQs in Bahasa Malaysia, Chinese or Tamil, please visit [<URL>](#). If there is any discrepancy between the English, Bahasa Malaysia, Chinese and Tamil versions, the English version shall prevail.
3. Please login to our customer portal <http://MyZurichLife.com.my> or scan the QR code below to view your policy information.



<http://MyZurichLife.com.my>

Customer Service Center

Ground Floor, Block B, Plaza Zurich, 12, Jalan Gelenggang, Bukit Damansara, 50490 Kuala Lumpur.

(for other branches, please refer to company website)

☎ 1300-888-622 ✉ callcentre@zurich.com.my 🌐 www.zurich.com.my Customer portal : www.myzurichlife.com.my

APPENDIX 2

Table of Alternative Product Options

	Existing Product	Alternative Product Options
Name	<Medical Plan Name> Plan <X>	<Medical Plan Name> Plan <X-1>
Annual Premium	RM<<Annual Premium for Age at Anniversary >> ^{1 2 3}	RM<<Annual Premium for Age at Anniversary >> ^{1 2 3} <i>The premium is <lower/higher> by RM<XXX.XX></i>
Type	Cashless facility <i>'We pay direct to hospitals'</i>	Cashless facility <i>'We pay direct to hospitals'</i>
Coverage Term	Up to age 80 <i>'Renewal is guaranteed but premium rate are not guaranteed'</i>	Up to age 80 <i>'Renewal is guaranteed but premium rate are not guaranteed'</i>
Co-payment /Deductible	N/A	N/A
Hospital Room & Board	RM<XXX> per day	RM<XXX> per day
Annual Limit	RM<XXX,XXX>	RM<XXX,XXX>
[Switching Product] Subject to Waiting Period?		No
[Switching Product] Subject to Underwriting?		No

¹ Premiums are payable at the premium rate according to Life Assured's attained age on each policy anniversary.

² Premium amount is inclusive of loading and service tax, if applicable.

³ Medical rider premium only.