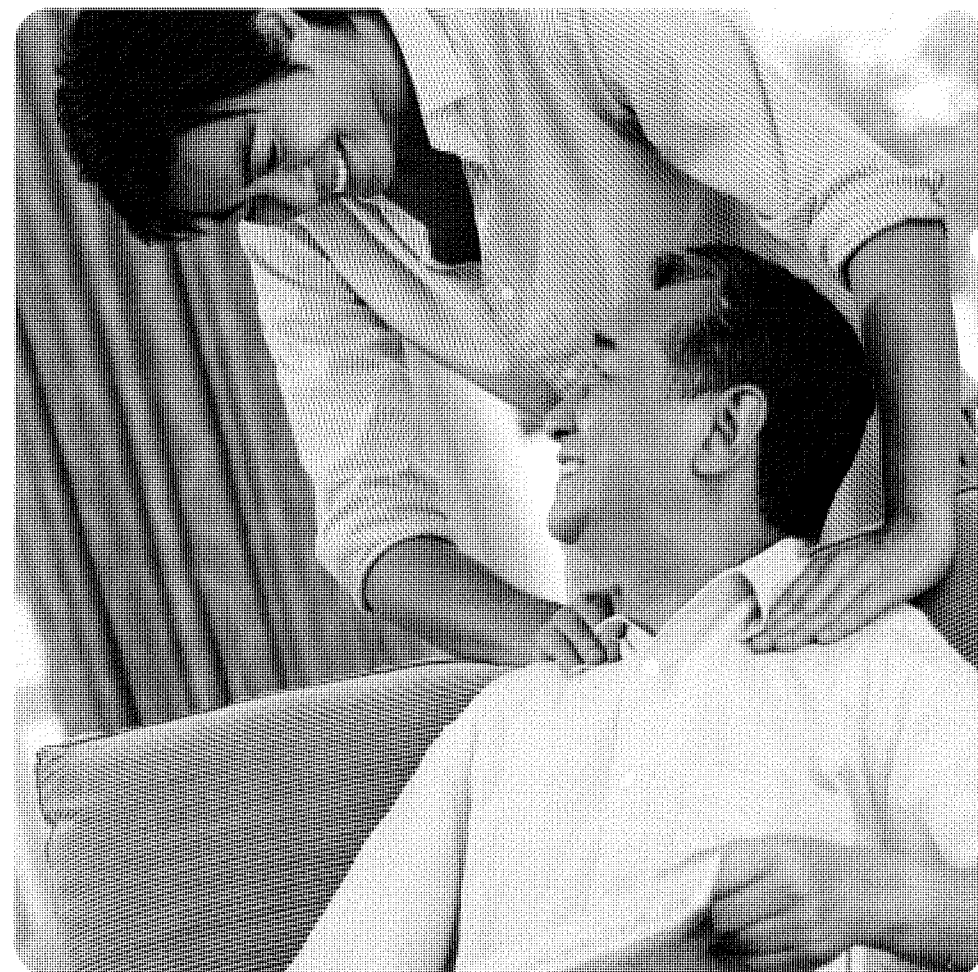


## Zurich ProWell Critical Illness

Take Care Of Your Future Today



### Koo Agency

ZURICH Insurance Malaysia Berhad

Enquiry : 012-6597262

E-mail : [kooagen@streamyx.com](mailto:kooagen@streamyx.com)

Website : [www.kooagency.com.my](http://www.kooagency.com.my)

**“My life is bound to change over the years to come. Fortunately, I can manage the way I cope with the future today.”**

**Attain a bright outlook that shines for a lifetime.**

You know that there are some things in life that simply cannot be avoided. For instance, you can never know if serious illness could suddenly impact your life. That is why it is essential to make the most of your best years to ensure a good life, however long it may be.

With **Zurich ProWell Critical Illness**, you can pay into a protection plan that lasts a lifetime while you are able to

make a good living. Because it is more than just a life policy, it also enables you to live as well as you possibly can even when your days are met with unthinkable events such as critical illnesses, death or total & permanent disability. And the protection continues until you are 85 or 100 years of age.

You have the flexibility to select a premium paying term that fits into your retirement plan. With a limited premium paying term, you can navigate your golden years with peace of mind.

**“Critical illnesses can occur when you least expect them. With Zurich ProWell Critical Illness, you have the resources you need to confront them.”**

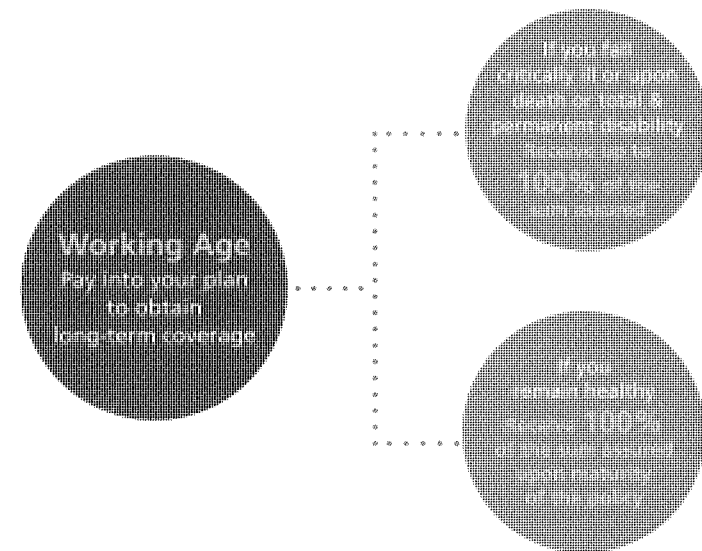


### **Pay during your best years and enjoy long-term protection**

Your earning power is usually greatest up to middle age. That is the best time to fund your policy plans to provide for your needs at your next life stage.

Choose a premium paying term that complements your retirement plan. Upon the completion of your premium paying term, your coverage will continue until the year of policy maturity.

Here is an illustration of how **Zurich ProWell Critical Illness** works throughout your lifetime:





“I need to be sure about the critical illnesses that will be covered under my Zurich ProWell Critical Illness plan.”

**List of critical illnesses that are covered by your plan:**

- |  |  |
|--|--|
| 1. Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders       | 19. Heart Valve Surgery  |
| 2. Angioplasty And Other Invasive Treatments For Major Coronary Artery Disease | 20. Human Immunodeficiency Virus (HIV) Due To Blood Transfusion          |
| 3. Bacterial Meningitis  | 21. Loss Of Speech   |
| 4. Benign Brain Tumour   | 22. Major Burns  |
| 5. Blindness/Total Loss Of Sight   | 23. Major Organ/Bone Marrow Transplant                                   |
| 6. Brain Surgery   | 24. Motor Neuron Disease   |
| 7. Cancer  | 25. Multiple Sclerosis   |
| 8. Chronic Aplastic Anemia   | 26. Muscular Dystrophy   |
| 9. Coma  | 27. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection |
| 10. Coronary Artery By-Pass Surgery  | 28. Other Serious Coronary Artery Disease                                |
| 11. Deafness/Total Loss Of Hearing   | 29. Paralysis/Paraplegia   |
| 12. Encephalitis   | 30. Parkinson's Disease  |
| 13. End Stage Kidney Failure   | 31. Primary Pulmonary Arterial Hypertension                              |
| 14. End Stage Liver Failure  | 32. Severe Cardiomyopathy  |
| 15. End Stage Lung Disease   | 33. Stroke   |
| 16. Full Blown Acquired Immunodeficiency Syndrome (AIDS)                       | 34. Surgery To Aorta   |
| 17. Fulminant Viral Hepatitis  | 35. Systemic Lupus Erythematosus With Lupus Nephritis                    |
| 18. Heart Attack   | 36. Terminal Illness   |

*Please refer to the policy contract for detailed definitions of the critical illnesses covered.*

In the event of Angioplasty and Other Invasive Treatment for Major Coronary Artery Disease, 10% of the sum assured shall be payable, subject to a maximum limit of RM25,000. The balance of the sum assured would remain payable for future claims. This benefit is only payable once in a lifetime.

**Proof of Critical Illness**

The life assured must provide adequate medical evidence to the satisfaction of the insurer at his/her own expense. Every diagnosis of any of the aforesaid illnesses must be supported by an acceptable clinical, radiological, histological as well as laboratory evidence and confirmed by a western registered medical practitioner. Though proof of the aforesaid illnesses may have earlier been accepted by the insurer, the insurer reserves the right to demand the life assured to allow himself/herself to be examined by physicians nominated by the insurer.

**Zurich ProWell Critical Illness** is a standalone non-participating plan, providing comprehensive protection up to age 85 or 100 and with a guaranteed lump sum at maturity.

**Critical Illnesses** are severe medical conditions that can potentially impede your ability to work or live a normal and productive life. Please refer to the list of covered illnesses.

**Death or Total & Permanent Disability** of the life assured also results in payment of the sum assured. Payment is made for Total & Permanent Disability occurring before the age of 70.

**Guaranteed Maturity Benefit** provides that the sum assured will be paid if the life assured reaches the age of 85 or 100, depending on the plan chosen. In the event that a claim has been made before, only the balance of the sum assured will be paid upon maturity.

**Guaranteed Premium** provides a guarantee that the premium rate will not change during the premium paying term.

**Surrender Benefit** will be payable to you if you choose to surrender the policy. The policy will have guaranteed cash value after three (3) years worth of premiums paid and the plan has been in-force for three (3) years.

## Zurich ProWell Critical Illness at a glance

Insured entry age and premium paying term	Age	Premium paying term
	16 - 40	up to age 55
	16 - 45	up to age 60
	16 - 50	up to age 65
Age of policyholder	16 years old and above	
Policy maturity	At age 85 or 100, based on your selection at the time of entry	
Minimum sum assured	RM25,000	
Maximum sum assured	RM2,000,000 subject to underwriting approval	
Premium rate	Premium rate is guaranteed during premium paying term	
Payment mode	Annually, semi-annually, quarterly and monthly	
Critical illness benefit	Pays up to 100% of the sum assured* upon being diagnosed with any covered critical illnesses	
Death or Total & Permanent Disability (TPD) benefit	Pays 100% of the sum assured*. Coverage for TPD until age 70	
Surrender benefit	Pays guaranteed cash value upon policy surrender. Cash value will be available after the policy has been in-force for three (3) years	
Maturity benefit	Pays 100% of the sum assured*	

\*If the Total Premium Paid is higher than the sum assured, the higher amount will be paid. Total Premium Paid (TPP) is defined as the total Basic Policy premium payable under the annual mode, excluding any premium loading.

**Pre-existing illnesses** shall be limited to disabilities that existed before the effective date of cover and for which the life assured should have reasonably been aware of. The life assured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- the life assured had received or is receiving treatment;
- medical advice, diagnosis, care or treatment has been recommended;
- clear and distinct symptoms are or were evident; or
- its existence would have been apparent to a reasonable person under the circumstances.

### Exclusions

- Pre-existing condition;
- A waiting period of thirty (30) days from the issue date of this policy or date of reinstatement, whichever is later, shall apply for all critical illnesses with the exception of Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease, Cancer, Coronary Artery By-Pass Surgery, Heart Attack and Other Serious Coronary Artery Disease, which shall be subject to a waiting period of sixty (60) days instead;
- Other than the first incidence of the Critical Illness;
- Any injury or 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 other than under the direction of a registered western medical practitioner;
- Any injury or illness received during:
  - Participation in riot, strike or civil commotion, insurrection, war or invasion or any act incidental thereto;
  - Aviation, gliding or other form of aerial flight (other than as a fare paying passenger on a scheduled flight) or motor racing, horse racing or submarine operations;

- Pregnancy or childbirth, unless disability continues for more than three (3) months after termination of pregnancy;
- Death during the first policy year as a result of suicide while sane or insane;
- Total & Permanent Disability due to self-inflicted injuries, while sane or insane.

**NOTE:** This list is not exhaustive. Please refer to the policy contract for the full list of exclusions under this plan.

### IMPORTANT NOTES

- You should be certain that this plan meets your needs and that the premium payable under the policy is an amount you can afford.
- The brochure is for illustrative purposes only. For further details of terms and conditions, please refer to the product disclosure sheet, sales illustration and policy documents.
- If you surrender your policy before maturity, you will receive the surrender benefit at the relevant time, the amount of which may be considerably less than the amount of premiums you have paid.
- If this policy is cancelled within the 15-day free look period from the date of delivery of this policy, the life assured is entitled to the return of the full premium paid less medical expenses incurred by the company in the issue of this policy.

