



Super Protector & Super Protector Plus

Protects You And Your Loved Ones At A Very Affordable Premium



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Super Protector & Super Protector Plus

Protects you and your loved ones at a very affordable premium!

Life is full of surprises. There are moments of happiness, laughter, sorrow & more... You may not want to think about it but if the unexpected happens, are you and your loved ones prepared?

Now you can protect both you & your loved ones' financial security with **Super Protector & Super Protector Plus**. The uniqueness of **Super Protector Plus** is that it offers you a guaranteed sum assured which increases at 5% of initial sum assured every year until the policy matures.

What are the benefits of this plan?

Protect the financial security of your loved ones

Nothing can ever replace you. The consolation is that the guaranteed death¹ benefit helps ease the financial burden of your loved ones – when they need it most.

Protection against Total and Permanent Disability (TPD)

In the event of TPD² before age 60, it pays you the sum assured* – when you need it most.

Guaranteed premium

With **Super Protector & Super Protector Plus**, basic premiums are payable and guaranteed to remain unchanged throughout the policy years. You have the flexibility to pay the premiums monthly, quarterly, semi-annually or annually.

Guaranteed cash back on maturity

If you keep the policy until maturity, you'll be rewarded with guaranteed maturity benefit. This plan gives you the option to choose how you want your money back in one of the following ways:

- 120% of Total Premium Paid* in a series of annual payment over a fixed number of years corresponding to the term of policy (annuity); or
- In one lump sum, which is equivalent to the discounted value of a series of annual payment.

The choice is yours!

*Total premium paid is defined as total basic premium payable under the annual mode premium, excluding any optional rider premium.

¹ Death from suicide within one (1) year from issue date or date of reinstatement, whichever is later, whether the insured is sane or insane, shall limit the Company's liability to the return of premiums paid without interest, less any indebtedness and the policy shall be terminated.

² This plan excludes any disability caused directly or indirectly, wholly or partly, by any of the following occurrences:

- i. Self-destruction or any attempt there at while sane or insane.
- ii. Military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.
- iii. Entering, operating or servicing, riding in or on, ascending or descending from or with any aerial device or conveyance except while the insured is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

* for **Super Protector Plus**, sum assured payable is fixed at point of TPD.

Frequently asked questions

1) What term is available?

This plan is flexible to meet your needs. You have a choice of a 20, 25 and 30 year term.

2) What about the premium paying term?

The premium is payable over the term of the policy.

3) Who is eligible?

You can be insured with **Super Protector & Super Protector Plus** if you are between 0 (30 days) and 60 years old.

4) What is the minimum and maximum sum assured for this plan?

The minimum sum assured is RM25,000; maximum sum assured is subject to underwriting approval.

5) Are riders allowed to be added?

We have a whole range of riders for you to choose from.

6) If 100% of sum assured has been claimed, can I still get cash back on maturity?

No. Policy is terminated upon 100% claims on sum assured.

7) Can a policyholder change from one plan to another plan e.g 20 years to 30 years term?

No. The guaranteed value upon maturity is fixed for each plan.

8) During annuity term, if a policyholder changes his mind or passes away, what happens to the balance of annuity?

Whenever a policyholder decides to stop the annuity, he/she can withdraw the balance of the annuity which is subject to the discounted rate at 5% per year. The exact amount shall be calculated at that point of time. In the event that the policyholder has passed away during the annuity term, the beneficiary may continue to receive the annuity payment or to withdraw the remaining balance of annuity at the discounted rate of 5% per year.

9) When does a policyholder need to choose the cash back option?

At the time he/she purchases the policy.

Sign up now!

For personal assistance, please contact your nearest **Zurich Sales Advisor**. For further enquiries, please call our Zurich Call Centre at **1-300-888-622** or e-mail us at **info@zurich.com.my**