

Life Insurance



Zurich SureCover

The ultimate convenience.



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You've reached the point in your life where you need to consider your future and your family's well-being. How would your loved ones carry on with life should the unexpected happens to you?

Now, more than ever, it's becoming necessary to plan ahead. We know that financial planning isn't easy, especially when you worry about the process involved.

What if there was a plan that made everything easier for you? A simple and affordable plan with no medical check-ups required? This plan is guaranteed acceptance - we'll never turn down your application regardless of your health conditions.

Introducing **Zurich SureCover**, a whole life plan that offers you protection till age 100. From as low as RM75 per month, this plan safeguards you against the unexpected and help ease the financial burden of your loved ones.

"The current penetration rate is 55.6% which means almost half of the population is not covered with insurance protection."

Source:
Life Insurance Association of Malaysia (LIAM).

"Only 4% of lower income households are protected by life insurance or family takaful"

Source:
Bank Negara Malaysia.

Benefits and features at a glance:



Guaranteed acceptance from age 35 until 80 years old.



Hassle-free application, no medical check-ups required.



Coverage up to age 100.



Affordable premium from as low as RM75 per month.



Guaranteed Death Benefit with Accidental Death Benefit up to 500% of Basic Sum Assured.



Guaranteed Maturity Benefit.



Repatriation Benefit up to RM3,000.

Guaranteed acceptance from age 35 up until 80

As its name suggests, Zurich SureCover has a unique Guaranteed Acceptance feature; it provides coverage for Life Assured from age 35 until 80 years old. It is an ideal solution for individuals who are looking for protection for themselves and their loved ones. Now, that is a win-win situation for everyone.



Easy and hassle-free application with no medical check-ups required

With no medical check-ups and no health questions asked, Zurich SureCover is hassle-free! We'll never turn down your application regardless of your health conditions. Making the process simple is our aim to let you have easy access to the right protection plan.



Coverage up to age 100

With Zurich SureCover, you can enjoy the rewards of a well-lived life. We provide you with coverage up to age 100 for your peace of mind. So just sit back and relax, and let us protect you while you take care of your loved ones.



Affordable Premium from as low as RM75 per month

From only RM75 per month, you can enjoy great benefits specially designed with you in mind. Best of all, the premium is guaranteed and will not increase as you age.



Guaranteed Death Benefit with high Accidental Death Benefit

Be ready when life throws you a curveball. This plan provides coverage against the unexpected. In the event that the Life Assured met with an untimely demise, benefits payable are as follows.



Non-Accidental Death		
Policy Year	Benefit Payable	
Within 2 years from policy inception	Refund of Total Premiums Paid (without interest)	
After 2 years from policy inception	Life Assured's Attained Age at the Date of Death	Benefit Payable (whichever is higher)
	35-80	Basic Sum Assured or Total Premiums Paid
	81-90	Basic Sum Assured or 108% of Total Premiums Paid
	91-95	Basic Sum Assured or 118% of Total Premiums Paid
	96 and above	Basic Sum Assured or 128% of Total Premiums Paid
Less any Indebtedness		

Accidental Death	
Life Assured's Attained Age at the Date of Death	Benefit Payable (whichever is higher)
35-65	500% of Basic Sum Assured or Total Premiums Paid
66-80	300% of Basic Sum Assured or Total Premiums Paid
81-90	200% of Basic Sum Assured or 108% of Total Premiums Paid
91-95	200% of Basic Sum Assured or 118% of Total Premiums Paid
96 and above	200% of Basic Sum Assured or 128% of Total Premiums Paid
Less any Indebtedness	

Note: Subject to terms and conditions

Guaranteed Maturity Benefit

Usher in a rewarding future with Zurich SureCover. This plan rewards you with Maturity Benefit at the end of policy year after your 100th birthday. You will receive a lump sum payment of 188% of your Total Premiums Paid.



Note: Subject to terms and conditions

Repatriation Benefit

Reimbursement up to RM3,000 to send Life Assured's mortal remains back to their home country; if any unfortunate event happens whilst traveling outside of Malaysia.



Summary of Zurich SureCover

Benefits & Features		Minimum	Maximum
Entry Age		35	80
Expired Age		100	
Number of units		1	10
Monthly Premium		RM75	RM750
Non-Accidental Death Benefit	Within 2 years from policy inception	Refund of Total Premiums Paid (without interest)	
	After 2 years from policy inception	Attained Age at Date of Death	Benefit Payable (whichever is higher)
		35-80	BSA or Total Premiums Paid
		81-90	BSA or 108% of Total Premiums Paid
		91-95	BSA or 118% of Total Premiums Paid
96 and above	BSA or 128% of Total Premiums Paid		
Accidental Death Benefit	Attained Age at Date of Death	Benefit Payable (whichever is higher)	
		35-65	500% of BSA or Total Premiums Paid
		66-80	300% of BSA or Total Premiums Paid
		81-90	200% of BSA or 108% of Total Premiums Paid
		91-95	200% of BSA or 118% of Total Premiums Paid
96 and above	200% of BSA or 128% of Total Premiums Paid		
Maturity Benefit		188% of Total Premiums Paid will be payable	
Repatriation Benefit		Up to RM3,000	

Premium Table

No. of Unit	Monthly (RM)	Quarterly (RM)	Semi-Annual (RM)	Annually (RM)
1	75	225	450	900
2	150	450	900	1,800
3	225	675	1,350	2,700
4	300	900	1,800	3,600
5	375	1,125	2,250	4,500
6	450	1,350	2,700	5,400
7	525	1,575	3,150	6,300
8	600	1,800	3,600	7,200
9	675	2,025	4,050	8,100
10	750	2,250	4,500	9,000

Sum Assured Schedule

Entry Age	Sum Assured per unit (RM)	
	Male	Female
35	33,086	33,243
36	31,643	31,938
37	30,246	30,674
38	28,894	29,450
39	27,588	28,266
40	26,325	27,119
41	25,105	26,010
42	23,927	24,937
43	22,790	23,900
44	21,694	22,897
45	20,637	21,929
46	19,619	20,993
47	18,639	20,090
48	17,695	19,218
49	16,787	18,376
50	15,915	17,397
51	15,048	16,493
52	14,231	15,626
53	13,466	14,799
54	12,748	14,014
55	12,071	13,275
56	11,423	12,583
57	10,791	11,936

Entry Age	Sum Assured per unit (RM)	
	Male	Female
58	10,170	11,738
59	9,547	11,119
60	8,925	10,772
61	8,373	10,192
62	7,842	9,617
63	7,333	9,050
64	6,851	8,503
65	6,398	7,981
66	5,961	7,473
67	5,537	6,977
68	5,135	6,508
69	4,754	6,063
70	4,603	5,894
71	4,210	5,437
72	3,838	5,004
73	3,484	4,592
74	3,146	4,203
75	3,020	4,018
76	2,809	3,655
77	2,496	3,309
78	2,194	2,978
79	1,899	2,662
80	1,606	2,356

Frequently Asked Questions

1. What is Zurich SureCover?

Zurich SureCover is a non-participating whole life plan which provides coverage up to age 100.

2. Who is eligible for Zurich SureCover?

Zurich SureCover is open to anyone between 35 years old and 80 years old (attained age). However, the policyholder must be at least 16 years old.

3. What is the minimum and maximum Basic Sum Assured for Zurich SureCover?

The Basic Sum Assured is depending on the Life Assured's entry age, gender and number of units of insurance coverage chosen.

4. Will the premium increase with my age?

You can rest assured that the premium payable is guaranteed throughout the term of the policy.

5. How is the Basic Sum Assured of my policy obtained?

The Basic Sum Assured of your policy depends on your entry age, gender and number of units of insurance coverage you purchased. For example, a female aged 35 years old purchased 10 units of insurance coverage. Her Basic Sum Assured will be 10 times of the amount stipulated in the Sum Assured Schedule, which is $RM33,243 \times 10 \text{ units} = RM332,430$

- b) War, declared or undeclared, revolution or any warlike operations, and any act of terrorism, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear;
- c) Armed forces or police service in time of declared or undeclared war while under orders for warlike operations or restoration of public order (except those personnel who are administration staff);
- d) Making an arrest as an officer of the law;
- e) Violation or attempted violation of the law or resistance to arrest;
- f) Racing on horses or wheels;
- g) Hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
- h) Entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the Life Assured is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or as a passenger on a unscheduled commercial flight or military air transport;
- i) Participation in professional sports (including caving, potholing and bungee jumping);
- j) Use of prototype engines;
- k) All kinds of diseases (including dengue fever and Japanese Encephalitis), pregnancy, childbirth or any form of miscarriage;
- l) Illness, injury or other losses occurring before the payment of the initial premium, or while the policy is in state of lapse;
- m) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- n) Deliberate disregard of medical advice to seek treatment to prevent disease or disorder.

Note:

This exclusion list is not exhaustive. Please refer to the policy documents for the full list of exclusions under this plan.

Exclusions

No benefit shall be payable under the following circumstances:

- 1. Death as a result of suicide while sane or insane, within one year from the Issue Date or Reinstatement Date, whichever is later.
- 2. Accidental death arising directly or indirectly, wholly or partly, by any of the following occurrences:
 - a) Self-destruction or any attempt thereat or self-inflicted injury while sane or insane, intoxication by alcohol or drugs/narcotics of any kind (other than those taken in accordance with treatment prescribed and directed by the Registered Medical Practitioner, but not for the treatment of drug or alcohol addiction);

Important Notes

- 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.
- You should be certain that this plan meets your needs and that the premium payable under the policy is an amount you can afford.
- If the policy is cancelled within fifteen (15) days free-look period from the date of delivery of the policy, the full premium paid will be refunded.
- Buying a life insurance policy entails long-term commitment. To enjoy maximum benefits for continued coverage, it is worth keeping the policy in-force.
- If you surrender you policy early, you may get back less than the amount that you have paid.
- The premiums are guaranteed and will remain the same throughout the term of the policy. The Sum Assured depend on the number of unit chosen.
- Goods and Services Tax (GST), if any, will be imposed on the applicable processing fee, policy fee, service fee, premium or insurance charges at prevailing rate of 6%.

For more information and assistance on **Zurich SureCover**, please contact **Zurich Sales Advisor** or **Zurich Call Centre** at **1300-888-622** or email us at **callcentre@zurich.com.my**

In the event of discrepancy, ambiguity and conflict in interpreting any term or condition, the English version shall prevail and supersede the Bahasa Malaysia, Chinese and Tamil versions.