

Multi-Product Discount Terms & Conditions

The Multi-Product Discount (or “Discount”) is a discount provided to Our existing individual policy/certificate holders when they purchase/subscribe to and/or renew multiple personal lines insurance/takaful product(s) with us.

This **Multi-Product Discount Terms & Conditions** stipulate the requirements and eligibility criteria to be entitled for the Multi-Product Discount.

1. Eligibility

You will be entitled to the Multi-Product Discount if you have fulfilled the following criteria:

- i. You are an existing individual customer with at least one (1) **Base Product** (as defined in Section 4) **from Zurich Life Insurance Malaysia Berhad (“ZLIMB”), Zurich Takaful Malaysia Berhad (“ZTMB”), Zurich General Insurance Malaysia Berhad (“ZGIMB”) or Zurich General Takaful Malaysia Berhad (“ZGTMB”)**.
- ii. You are purchasing/subscribing to and/or renewing **Eligible Product** (as defined in Section 4) from 12 October 2023 onwards until further notice subject to the terms and conditions stated in this document.

2. Multi-Product Discount Level

- i. If you do not have any in-force Base Product, you are not entitled to any Multi-Product Discount when you purchase/subscribe to and/or renew an Eligible Product.
- ii. If you have one (1) in-force Base Product, you will be entitled to a five percent (5%) discount when you purchase/subscribe to and/or renew an Eligible Product.
- iii. If you have two (2) or more in-force Base Products, you will be entitled to a ten percent (10%) discount when you purchase/subscribe to and/or renew an Eligible Product.

Below is the table illustrating the Multi-Product Discount Level:

No. of In-force Base Product	Percentage of Discount on Eligible Product
0	0%
1	5%
2 or more	10%

3. Verification and Application of the Multi-Product Discount

The verification and application of the Discount on Eligible Products will be based on the following criteria:

- i. Policy/Certificate holder unique ID, which is NRIC, Old IC, Army Identity and other similar identification numbers
- ii. Effective Date of the Eligible Product (i.e. whether there is any Base Product in place)
- iii. Expiry Date of the Eligible Product (i.e. whether there is any overlapping Base Product before the Expiry Date of the Eligible Product)
- iv. Whichever Eligible Product first issued by Us on and after 12 October 2023 will be entitled to the 5% discount, and all subsequent Eligible Product issued thereafter will be entitled to 10% discount

For example, if you purchased a Z Drive Assist policy and/or subscribed to a Z Drive Assist Takaful certificate together with ZGIMB or ZGTMB’s private car motor policy/certificate at the same time, we will recognise the private car motor policy/certificate as an existing in-force Base Product and you will be entitled to the Multi-Product Discount on Z Drive Assist policy and/or Z Drive Assist Takaful certificate.

4. Definition and Interpretation

i. **We, Us, Our** shall refer to ZGIMB or ZGTMB.

ii. **Base Product**

- a) In the case of ZLIMB and ZTMB, shall include all types of products issued; and
- b) In the case of ZGIMB and ZGTMB, shall refer to individual personal line products with minimum coverage period of one (1) year. There is no minimum premium/contribution applied to Base Product.

ZGIMB and ZGTMB's Base Products are listed below:

Class	Zurich General Insurance Malaysia Berhad	Zurich General Takaful Malaysia Berhad
Personal Accident	<ol style="list-style-type: none"> 1. Personal Sentinel Version 3 Plus 2. Z-Alliance Secure 3. Personal Accident 4. Flexi Personal Accident Plan 	<ol style="list-style-type: none"> 1. Personal Sentinel Version 3 Plus Takaful 2. Z-Alliance Secure Takaful 3. Personal Accident Takaful 4. M-Tiara Prestige Protection
Travel	<ol style="list-style-type: none"> 1. Z-Travel Insurance (International) 2. Z-Alliance Travel 	<ol style="list-style-type: none"> 1. Z-Travel Takaful (International) 2. Z-Alliance Travel Takaful 3. Education Travel Takaful
Home	<ol style="list-style-type: none"> 1. Homeowner/Householder Insurance 2. Homeowner Premier Insurance 3. Z-HomeProtect Insurance 	<ol style="list-style-type: none"> 1. Homeowner/Householder Takaful 2. Homeowner Premier Takaful 3. Z-HomeProtect Takaful
Motor (Private Car)	<ol style="list-style-type: none"> 1. Private Car for Private Use 2. Private Car – Z-Driver 	<ol style="list-style-type: none"> 1. Private Car for Private Use 2. Private Car – Z-Driver Takaful
Motor (Motorcycle)	<ol style="list-style-type: none"> 1. Motorcycle for Private Use 2. Motorcycle – Z-Rider 	<ol style="list-style-type: none"> 1. Motorcycle for Private Use 2. Motorcycle – Z-Rider Takaful
Motor Personal Accident Cover	<ol style="list-style-type: none"> 1. CyclePAC – Individual 2. POS CyclePAC 3. TAGPAC Plus 4. Z Drive Assist 	<ol style="list-style-type: none"> 1. CyclePAC Takaful – Individual 2. TAGPAC Plus Takaful 3. Z Drive Assist Takaful 4. Auto Pac Pos – Private Car Individual
Medical	<ol style="list-style-type: none"> 1. Z-MedProtect 2. Medicagen 200 3. Medilove 	<ol style="list-style-type: none"> 1. Z-MedProtect Takaful
Personal Golf and Other General Accident Products	<ol style="list-style-type: none"> 1. All Risk (Personal Effects) 2. Golfer's 3. Z-Alliance Comprehensive HomeSafe 4. Z-Alliance Safe Deposit Box Insurance (Top-Up Cover) 	<ol style="list-style-type: none"> 1. All Risk (Personal Effects) 2. Golfer's 3. Z-Alliance Comprehensive Home Safe Takaful

iii. **Eligible Product** refers to individual personal line products which are eligible for the Multi-Product Discount, subject to the Multi-Product Discount Terms & Conditions and underwriting requirements. Eligible Products are limited to the following three (3) products:

- Personal Sentinel Version 3 Plus or Personal Sentinel Version 3 Plus Takaful
- Z Drive Assist or Z Drive Assist Takaful
- Z-HomeProtect or Z HomeProtect Takaful (applicable to Section 2 – Content Cover only)

- iv. We reserve the right to amend these terms and conditions, including the Multi-Product Discount rates or to terminate the Multi-Product Discount at any time with a prior notice of seven (7) days. In the event of any amendment or termination of this Multi-Product Discount, it shall not affect policies/certificates that have been issued and those policies/certificates shall remain valid and in force with no change until expiry of the policies/certificates.

Please refer to the Frequently Asked Questions (FAQ) appended on the last page of this Terms and Conditions document. If you have further enquiries on the Multi-Product Discount, please contact your servicing agent or contact us at 1-300-888-622 or email to callcentre@zurich.com.my.

Multi-Product Discount Frequently Asked Questions (FAQ)

1. Do I need to apply for the Multi-Product Discount?

No, you do not need to apply for the Multi-Product Discount. If you have fulfilled the terms and conditions, the Multi-Product Discount will be automatically applied to your Eligible Product's policy/certificate.

2. How do I know if my policy/certificate has the Multi-Product Discount?

The quotation of Eligible Product will indicate the number of Base Product that you currently hold. The Multi-Product Discount that you are entitled to will be shown in this section.

However, the number of Base Product you are holding may change during the actual issuance/renewal of your Eligible Product given the time gap from quotation to policy/certificate issuance.

3. If I am an existing policy/certificate holder of a Base Product and I purchase/subscribe to an Eligible Product for my children, will that policy/certificate be entitled for the Multi-Product Discount?

The application of Multi-Product Discount is based on the unique ID of the policy/certificate holder. If you are purchasing/subscribing for your children as the insured/covered person but you are still the policy/certificate holder, then the policy/certificate will still be entitled for Multi-Product Discount.

4. If my Base Product was purchased/subscribed from Agent A and Eligible Product from Agent B, will that policy/certificate be entitled for the Multi-Product Discount?

Yes. Regardless of who the policy/certificate was purchased or subscribed from, as long as you fulfill the terms and conditions of the Multi-Product Discount, you will be entitled to Multi-Product Discount.

5. What is new on this Multi-Product Discount effective from 12th October 2023?

In this latest Multi-Product Discount, your Base Products purchased/ subscribed from ZLIMB, ZTMB, ZGIMB or ZGTMB will count towards the eventual discount you enjoy in the Eligible Product.

6. Why are there only three (3) Eligible Products?

The Multi-Product Discount is an ongoing initiative to reward our existing customers who have multiple personal line products with us. As a start, we have identified three (3) Eligible Products but will continuously review the needs and add additional Eligible Products in the future. Stay tuned to our future announcements to discover the latest list of Eligible Products.

7. If my company purchased/subscribed to a Base Product for me, will it be treated as a Base Product when I purchased/subscribed to an Eligible Product on my own? Will I get the Multi-Product Discount?

No, the policy/certificate purchased/subscribed by your company will not be treated as a Base Product as you are not the policy/certificate holder.

If you do not have any other Base Product under your name as a policy/certificate holder at the time of purchasing/subscribing to an Eligible Product, you will not be entitled to any Multi-Product Discount.

8. I have purchased/subscribed to a Motor policy/certificate (a Base Product). However, I have cancelled the policy/certificate six (6) months later as the car was sold.

a. If I purchase/subscribe to an Eligible Product before cancellation of the policy/certificate and have received the Multi-Product Discount, will the discount that I have received be affected since I have cancelled the Base Product?

No, you will continue to enjoy the discount throughout the policy/certificate period. However, upon renewal, we will reassess the number of Base Product you have and the eligibility of the Multi-Product Discount.

b. If I purchase/subscribe to an Eligible Product after cancellation of the policy/certificate, will I get the Multi-Product Discount?

No, you will not be entitled to the Multi-Product Discount as your Base Product is no longer in force at the time of purchasing/subscribing to an Eligible Product.

9. I have existing in force Motor, Home and Personal Accident policies/certificates, how does the discount work for me when I buy/subscribe an Eligible Product now? Will I get direct purchase/subscribe rebate if I walk-in to Zurich branches to buy/subscribe?

If the Motor, Home and Personal Accident policies/certificates are purchased/subscribed under your name as policy/certificate holder with a minimum coverage period of 1 year, you will have 3 active Base Products in our record and be entitled to a 10% Multi-Product Discount when purchasing/subscribing to an Eligible Product.

Below is a sample illustration of the premium/contribution calculation:

Scenario 1: If you walk-in to our branches to purchase/subscribe		Scenario 2: If you purchase/subscribe from an agent	
Gross Premium/Contribution	1,000	Gross Premium/Contribution	1,000
(-) Multi-Product Discount (MPD) 10%	-100	(-) Multi-Product Discount (MPD) 10%	-100
Premium/Contribution after MPD	900	Premium/Contribution after MPD	900
(-) Rebate 25% *	-225	(-) Rebate 0% *	0
Premium/Contribution after rebate	675	Premium/Contribution after rebate	900
SST 6%	41	SST 6%	54
Stamp Duty	10	Stamp Duty	10
Payable Premium/Contribution	726	Payable Premium/Contribution	964

***Rebate is depending on type of Eligible Product purchased/subscribed directly with Zurich Malaysia.**

Diskaun Pelbagai Produk Terma & Syarat

Diskaun Pelbagai Produk (atau "Diskaun") adalah diskaun yang ditawarkan kepada pemegang polisi/sijil individu sedia ada kami apabila mereka membeli/menyertai dan/atau memperbaharui pelbagai produk insurans/takaful peribadi dengan kami.

Terma & Syarat Diskaun Pelbagai Produk ini menetapkan syarat dan kriteria kelayakan bagi mendapatkan Diskaun Pelbagai Produk.

1. Kelayakan

Anda layak untuk mendapatkan Diskaun Pelbagai Produk jika anda memenuhi kriteria-kriteria kelayakan berikut:

- i. Anda merupakan pelanggan individu sedia ada dengan sekurang-kurangnya satu (1) Produk Asas (seperti yang ditakrifkan dalam Seksyen 4) daripada **Zurich Life Insurance Malaysia Berhad ("ZLIMB")**, **Zurich Takaful Malaysia Berhad ("ZTMB")**, **Zurich General Insurance Malaysia Berhad ("ZGIMB")** atau **Zurich General Takaful Malaysia Berhad ("ZGTMB")**.
- ii. Anda membeli/menyertai dan/atau memperbaharui Produk Layak (seperti yang ditakrifkan dalam Seksyen 4) bermula dari 12 Oktober 2023 sehingga diberitahu lebih lanjut tertakluk pada terma dan syarat seperti yang dinyatakan dalam dokumen ini.

2. Peringkat Diskaun Pelbagai Produk

- i. Jika anda tidak mempunyai sebarang Produk Asas yang masih berkuat kuasa, anda tidak layak untuk mendapatkan Diskaun Pelbagai Produk apabila anda membeli/menyertai dan/atau memperbaharui satu Produk Layak.
- ii. Jika anda mempunyai satu (1) Produk Asas yang masih berkuat kuasa, anda akan layak mendapatkan diskaun lima peratus (5%) apabila anda membeli/menyertai dan/atau memperbaharui satu Produk Layak.
- iii. Jika anda mempunyai dua (2) atau lebih Produk Asas yang masih berkuat kuasa, anda akan layak mendapatkan diskaun sepuluh peratus (10%) apabila anda membeli/menyertai dan/atau memperbaharui satu Produk Layak.

Jadual di bawah menunjukkan peringkat Diskaun Pelbagai Produk:

Bilangan Produk Asas Yang Masih Berkuat Kuasa	Peratusan Diskaun bagi Produk Layak
0	0%
1	5%
2 atau lebih	10%

3. Pengesahan dan Pemakaian Diskaun Pelbagai Produk

Pengesahan dan Pemakaian Diskaun bagi Produk-Produk Layak adalah berdasarkan kriteria-kriteria berikut:

- i. Pengenalan diri pemegang polisi/sijil, iaitu kad pengenalan diri (KP), kad pengenalan tentera atau nombor-nombor pengenalan diri yang berkaitan
- ii. Tarikh Berkuatkuasa bagi Produk Layak (i.e. sama ada terdapat Produk Asas)
- iii. Tarikh Tamat Tempoh Produk Layak (i.e. sama ada terdapat sebarang Produk Asas yang bertindih sebelum Tarikh Tamat Tempoh Produk Layak)

- iv. Produk Layak yang dikeluarkan oleh kami terlebih dahulu pada atau selepas 12 Oktober 2023 akan berhak mendapat diskaun 5%, dan semua Produk Layak yang dikeluarkan selepas itu akan berhak mendapat diskaun 10%.

Sebagai contoh, jika anda membeli polisi Z-Drive Assist dan/atau menyertai sijil Z-Drive Assist Takaful bersama-sama dengan polisi/sijil motor kereta persendirian ZGIMB atau ZGTMB pada masa yang sama, kami akan mengiktiraf polisi/sijil motor kereta persendirian tersebut sebagai satu Produk Asas sah sedia ada, dan anda layak mendapatkan Diskaun Pelbagai Produk pada polisi Z-Drive Assist dan/atau sijil Z-Drive Assist Takaful.

4. Definisi dan tafsiran
- i. **Kami** adalah merujuk kepada ZGIMB atau ZGTMB.
 - ii. **Produk Asas**
 - a) Dalam hal ZLIMB dan ZTMB, akan termasuk semua jenis produk yang dikeluarkan; dan
 - b) Dalam hal ZGIMB dan ZGTMB, akan merujuk kepada produk individu persendirian dengan tempoh perlindungan minimum selama satu (1) tahun. Tiada premium/caruman minimum yang dikenakan ke atas Produk Asas

Produk Asas ZGIMB dan ZGTMB terdiri daripada produk-produk yang disenaraikan di bawah:

Kelas	Zurich General Insurance Malaysia Berhad	Zurich General Takaful Malaysia Berhad
Kemalangan Peribadi	1. Personal Sentinel Version 3 Plus	1. Personal Sentinel Version 3 Plus Takaful
	2. Z-Alliance Secure	2. Z-Alliance Secure Takaful
	3. Personal Accident	3. Personal Accident Takaful
	4. Flexi Personal Accident Plan	4. M-Tiara Prestige Protection
Perjalanan	1. Z-Travel Insurance (International)	1. Z-Travel Takaful (International)
	2. Z-Alliance Travel	2. Z-Alliance Travel Takaful
		3. Education Travel Takaful
Kediaman	1. Houseowner/Householder Insurance	1. Houseowner/Householder Takaful
	2. Homeowner Premier Insurance	2. Homeowner Premier Takaful
	3. Z-HomeProtect Insurance	3. Z-HomeProtect Takaful
Motor (Kereta Persendirian)	1. Private Car for Private Use	1. Private Car for Private Use
	2. Private Car - Z-Driver	2. Private Car - Z-Driver Takaful
Motor (Motosikal)	1. Motorcycle for Private Use	1. Motorcycle for Private Use
	2. Motorcycle - Z-Rider	2. Motorcycle - Z-Rider Takaful
Perlindungan Kemalangan Peribadi Motor	1. CyclePAC - Individual	1. CyclePAC Takaful – Individual
	2. POS CyclePAC	2. TAGPAC Plus Takaful
	3. TAGPAC Plus	3. Z Drive Assist Takaful
	4. Z Drive Assist	4. Auto Pac Pos - Private Car Individual
Perubatan	1. Z-MedProtect	1. Z-MedProtect Takaful
	2. Medicagen 200	
	3. Medilove	
Golf Peribadi dan Lain-	1. All Risk (Personal Effects)	1. All Risk (Personal Effects)
	2. Golfer's	2. Golfer's

Lain Produk Kemalangan Am	3. Z-Alliance Comprehensive HomeSafe	3. Z-Alliance Comprehensive Home Safe Takaful
	4. Z-Alliance Safe Deposit Box Insurance (Top-Up Cover)	

- iii. **Produk Layak** merujuk kepada produk-produk individu persendirian yang memenuhi kelayakan untuk Diskaun Pelbagai Produk, tertakluk pada Terma & Syarat Diskaun Pelbagai Produk dan keperluan penilaian risiko. Produk Layak adalah terhad kepada tiga (3) produk berikut:
- Personal Sentinel Version 3 Plus atau Personal Sentinel Version 3 Plus Takaful
 - Z-Drive Assist atau Z-Drive Assist Takaful
 - Z-HomeProtect atau Z HomeProtect Takaful (tertakluk pada Bahagian 2 – Perlindungan Kandungan sahaja)
- iv. Kami berhak untuk mengubah terma dan syarat termasuk peratusan Diskaun Pelbagai Produk atau untuk menamatkan Diskaun Pelbagai Produk dengan memberikan tujuh (7) hari notis. Sekiranya terdapat sebarang perubahan atau penamatan Diskaun Pelbagai Produk ini, polisi/sijil yang telah dikeluarkan tidak akan terkesan dan akan kekal sah tanpa sebarang perubahan sehingga tamat tempoh polisi/sijil.

Sila rujuk Soalan Lazim (FAQ) yang dilampirkan di muka surat terakhir dokumen Terma dan Syarat ini. Jika anda mempunyai sebarang pertanyaan mengenai Diskaun Pelbagai Produk, sila hubungi ejen perkhidmatan anda atau hubungi kami di talian 1-300-888-622 atau e-mel kepada callcentre@zurich.com.my.

Diskaun Pelbagai Produk

Soalan Lazim (FAQ)

1. Adakah saya perlu memohon untuk Diskaun Pelbagai Produk?

Tidak, anda tidak perlu memohon untuk Diskaun Pelbagai Produk. Jika anda memenuhi terma dan syarat yang telah ditetapkan, Diskaun Pelbagai Produk akan ditawarkan ke atas polisi/sijil Produk Layak anda yang layak secara automatik.

2. Bagaimanakah boleh saya mengetahui jika polisi/sijil saya mendapat Diskaun Pelbagai Produk?

Sebut harga Produk Layak akan menyatakan jumlah Produk Asas yang anda miliki sekarang. Diskaun Pelbagai Produk yang anda layak terima akan ditunjukkan di bahagian ini.

Walau bagaimanapun, jumlah Produk Asas yang anda miliki mungkin berubah pada waktu sebenar Produk Layak anda dikeluarkan/diperbaharui, memandangkan terdapat jurang masa dari masa sebut harga ke pengeluaran polisi/sijil.

3. Jika saya seorang pemegang polisi/sijil sedia ada bagi Produk Asas dan saya membeli/menyertai satu Produk Layak untuk anak-anak saya, adakah polisi/sijil tersebut layak untuk mendapat Diskaun Pelbagai Produk?

Permohonan Diskaun Pelbagai Produk adalah berdasarkan kepada pengenalan diri unik pemegang polisi/sijil. Jika anda membeli/menyertai untuk anak-anak anda sebagai individu yang diinsuranskan/dilindungi, namun anda masih merupakan pemegang polisi/sijil, maka polisi/sijil itu layak untuk menerima Diskaun Pelbagai Produk.

4. Jika Produk Asas saya dibeli/disertai daripada Ejen A dan Produk Layak daripada Ejen B, adakah polisi/sijil tersebut layak untuk Diskaun Pelbagai Produk?

Ya, tidak kira daripada siapa polisi dibeli atau sijil disertai, selagi anda memenuhi terma dan syarat Diskaun Pelbagai Produk, polisi/sijil tersebut layak mendapat Diskaun Pelbagai Produk.

5. Apa yang baru tentang Diskaun Pelbagai Produk ini bermula dari 12 Oktober 2023?

Untuk Diskaun Pelbagai Produk yang terbaru ini, Produk Asas anda yang dibeli/disertai daripada ZLIMB, ZTMB, ZGIMB atau ZGTMB akan diambil kira untuk diskaun yang anda akan terima untuk Produk Layak.

6. Mengapa hanya terdapat tiga (3) Produk Layak?

Diskaun Pelbagai Produk merupakan inisiatif berterusan bagi memberi ganjaran kepada pelanggan sedia ada yang melanggan pelbagai produk peribadi kami. Sebagai permulaan, kami telah mengenalpasti tiga (3) Produk Layak, namun kami akan terus menilai keperluan dan menambah bilangan Produk Layak pada masa akan datang. Nantikan pengumuman kami pada masa akan datang untuk mengetahui senarai terkini Produk Layak.

7. Jika syarikat saya membeli/menyertai satu Produk Asas untuk saya, adakah ia akan dianggap sebagai Produk Asas apabila saya membeli/menyertai sendiri satu Produk Layak? Bolehkah saya mendapat Diskaun Pelbagai Produk?

Tidak, polisi/sijil yang dibeli/disertai oleh syarikat anda tidak akan dianggap sebagai Produk Asas memandangkan anda bukan pemegang polisi/sijil.

Jika anda tidak mempunyai Produk Asas yang lain di bawah nama anda sebagai pemegang polisi/sijil pada masa pembelian/penyertaan Produk Layak, anda tidak layak mendapatkan sebarang Diskaun Pelbagai Produk.

8. Saya telah membeli/menyertai satu polisi/sijil Motor (Produk Asas). Bagaimanapun, saya telah membatalkan polisi/sijil tersebut enam (6) bulan kemudian memandangkan kereta itu telah dijual.

a. Jika saya membeli/menyertai Produk Layak sebelum pembatalan polisi/sijil dan telah pun menerima Diskaun Pelbagai Produk, adakah ia memberi kesan kepada diskaun yang saya terima itu memandangkan saya telah membatalkan Produk Asas?

Tidak, anda akan terus menikmati diskaun tersebut sepanjang tempoh polisi/sijil. Walau bagaimanapun, ketika ingin memperbaharunya, kami akan menilai semula jumlah Produk Asas yang anda ada serta kelayakan untuk mendapatkan Diskaun Pelbagai Produk.

b. Jika saya membeli/menyertai Produk Yang Layak selepas pembatalan polisi/sijil, bolehkah saya mendapat Diskaun Pelbagai Produk?

Tidak, anda tidak layak mendapatkan Diskaun Pelbagai Produk memandangkan Produk Asas anda tidak lagi berkuat kuasa pada masa pembelian/penyertaan Produk Layak.

9. Saya mempunyai polisi/sijil sedia ada bagi Motor, Kediaman dan Kemalangan Peribadi dengan Zurich General Malaysia, bagaimanakah saya boleh menikmati diskaun tersebut apabila saya membeli/menyertai Produk Layak sekarang? Bolehkah saya mendapat rebat jika saya membeli/menyertai terus di mana-mana cawangan Zurich?

Jika ketiga-tiga polisi/sijil Motor, Kediaman dan Kemalangan Peribadi tersebut dibeli/disertai di bawah nama anda sebagai pemegang polisi/sijil dengan tempoh masa minimum selama 1 tahun, anda akan mempunyai 3 Produk Asas yang aktif dalam rekod kami dan anda layak untuk mendapatkan Diskaun Pelbagai Produk sebanyak 10% apabila anda membeli/menyertai Produk Layak.

Jadual di bawah adalah contoh gambaran bagi pengiraan premium/caruman:

Senario 1: Jika anda hadir ke cawangan-cawangan kami untuk membeli/menyertai		Senario 2: Jika anda membeli/menyertai menerusi ejen	
Premium/Caruman Kasar	1,000	Premium/Caruman Kasar	1,000
(-) Diskaun Pelbagai Produk (MPD) 10%	-100	(-) Diskaun Pelbagai Produk (MPD) 10%	-100
Premium/Caruman selepas MPD	900	Premium/Caruman selepas MPD	900
(-) Rebat 25% *	-225	(-) Rebat 0% *	0
Premium/Caruman selepas rebat	675	Premium/Caruman selepas rebat	900
SST 6%	41	SST 6%	54
Duti Setem	10	Duti Setem	10
Premium/Caruman Yang Perlu Dibayar	726	Premium/Caruman Yang Perlu Dibayar	964

*Rebat bergantung kepada jenis Produk Layak yang dibeli/disertai terus dari Zurich Malaysia.