

## PA 500

Guaranteed Lump Sum And Monthly Income Plan



## PA 500

### Making your future brighter

You are indeed wise. You have planned your life well enough into your retirement; saving and investing wisely for the future of your loved ones and you. But did you know that you could go one step further to truly secure a better future for your family?

Let **PA 500** show you the way. What can be better than a **guaranteed income benefit for up to 20 years**? This is in addition to the Death Benefit payable for any causes as well as the Medical Reimbursements. Sounds too good to be true? Well, it's actually better!

So, secure a better future for your loved ones. You'll know you're at peace when you have made a wise decision. And you can't get any wiser than obtaining **PA 500** – today!

### Table of benefits and premiums

Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
Accidental death and permanent disability	25,000	50,000	100,000	150,000	200,000
Monthly income benefit	650	1,000	1,200	1,300	1,500
Death benefit (natural or accidental cause)	10,000	10,000	20,000	30,000	40,000
Daily hospital income	50	75	100	125	200
Medical reimbursement	2,000	3,000	4,000	4,000	5,000
<b>Annual Premium (All Ages)</b>	<b>204</b>	<b>318</b>	<b>450</b>	<b>558</b>	<b>702</b>

**Note: Premiums and renewal for PA 500 are not guaranteed.** Premiums for PA 500 are yearly renewable. The Company reserves the right to revise the premiums. However, premium revisions can only be made at renewal. In case of any revisions, this will apply to all policyholders and a 30 days written notice will be given beforehand.

### Product features

#### 1. Accidental death benefit

Pays the Principal Sum Insured in the event of accidental death.

#### 2. Accidental permanent disability

The company will pay up to the Principal Sum Insured in the event of Permanent Disability due to an accident as stated in Table of Benefits for Death & Permanent Disability.

### 3. Monthly income benefit (due to accident)

In the event of accidental death or permanent disability (\*as defined below only), the company will pay the insured or nominated beneficiaries a Monthly Income Benefit up to a maximum of 20 years from the date of the accident. This benefit is payable on top of the Accidental Death & Permanent Disability Benefit.

- \*- Permanent total loss of sight of one eye
- Permanent total loss of sight of both eyes
- Loss of or permanent total loss of use of one limb
- Loss of or permanent total loss of use of two limbs
- Permanent total loss of speech and hearing
- Permanent and incurable insanity
- Total paralysis

### 4. Death benefit (natural or accidental cause)

Zurich will pay the full amount of this benefit in the event of death due to any cause.

### 5. Daily hospital income

Pays daily hospital income up to a maximum of 180 days in the event of insured is hospitalised as a result of an accident.

### 6. Medical reimbursement

The company will reimburse medical expenses inclusive of hospital room and board, clinical, outpatient and surgical treatment due to accident up to the limits stipulated in the Table of Benefits & Premiums.

## Extended coverage

### Whilst on any mode of travelling

- Motorcycling
- Disappearance

### Whilst engaged in sports or hobbies, including:

- All amateur sports except martial arts and boxing
- Water sports including yachting and water skiing
- Scuba diving (up to 50 meters in depth)
- Hunting
- Mountain climbing
- Polo playing

### Accidents caused by natural events

- Natural disaster including La Nina, El Nino, flood and earthquake

### Other extended coverage

- Strike, riot and civil commotion
- Murder and assault (unprovoked)
- Drowning
- Suffocation through smoke fumes or poisonous gas
- Food and drink poisoning

## Frequently asked questions

### Who is eligible to apply for PA 500?

Anyone aged between 18 to 55 (last birthday) can apply.

### Am I covered at home, work or at leisure?

This plan protects you 24 hours a day, 365 days a year, worldwide whether you are at work, at home, travelling or playing sports except professional sports.

### How does one become entitled for Monthly Income Benefit?

There are two scenarios where Monthly Income Benefit is made payable:

- (a) In the event of Permanent Disability due to an accident (as specified in the policy contract under Monthly Income Benefit clause), Zurich will pay the insured a Monthly Income Benefit as specified for a maximum of 20 years. Should the insured suffer loss of life after the Company has started paying the Monthly Income Benefit, the remaining monthly payments will be payable to the nominated beneficiaries of the deceased.
- (b) In the event of accidental death, Zurich will pay the nominated beneficiaries of the deceased a specified monthly income for a maximum of 20 years.

### Do I have to continue paying the premium in order to enjoy the Monthly Income Benefit?

No. You do not have to pay the premium anymore.

### Are there any exclusions?

Yes and it is only applicable to accidental causes (please refer to policy contract), including the following:- War, Civil War, Terrorism; AIDS and Diseases including Dengue Fever and Japanese Encephalitis; Childbirth and Miscarriage; Provoked Murder or Assault; Travelling as an Aircraft Crew; Aerial Activities; Martial Arts and Racing; Radiation, Nuclear Weapons Materials, Intoxication by Alcohol and Drugs.

## Table of benefits for death and permanent disability

	Percentage of Principal Sum Insured
<b>A. Accidental death</b> (occurring within twelve calendar months of accident)	100%
<b>B. Permanent disability</b> (occurring within twelve calendar months of accident)	
Loss of or permanent total loss of use of two limbs	100%
Loss of or permanent total loss of use of both hands, or of all fingers and both thumbs	100%
Total paralysis	100%
Injuries resulting in being permanently bedridden	100%
Total insanity	100%
Any other injury causing permanent total disablement	100%
Loss of or permanent total loss of use of arm at shoulder	100%
Loss of or permanent total loss of use of arm between shoulder and elbow	100%
Loss of or permanent total loss of use of arm at elbow	100%
Loss of or permanent total loss of use of arm between elbow and wrist	100%
Loss of or permanent total loss of use of hand at wrist	100%
Loss of or permanent total loss of use of leg	
- at hip	100%
- between knee and hip	100%
- between knee and ankle	100%
Eye: loss of	
- whole eye	100%
- all sight in one eye	100%
- all sight in one eye, except perception of light	50%
- lens in one eye	50%
Loss of or permanent total loss of use of four fingers and thumb of one hand	50%
Loss of or permanent total loss of use of four fingers	40%
Loss of or permanent total loss of use of thumb	
- two phalanges	25%
- one phalanx	10%
Loss of or permanent total loss of use of index finger	
- three phalanges	10%
- two phalanges	8%
- one phalanx	4%
Loss of or permanent total loss of use of middle finger	
- three phalanges	6%
- two phalanges	4%
- one phalanx	2%
Loss of or permanent total loss of use of ring finger	
- three phalanges	5%
- two phalanges	4%
- one phalanx	2%

	Percentage of Principal Sum Insured
Loss of or permanent total loss of use of little finger	
- three phalanges	4%
- two phalanges	3%
- one phalanx	2%
Loss of or permanent total loss of use of metacarpals	
- first or second (additional)	3%
- third, fourth or fifth (additional)	2%
Loss of or permanent total loss of use of toes	
- all	15%
- great, both phalanges	5%
- great, one phalanx	2%
- other than great, if more than one toe lost each	1%
Loss of hearing	
- both ears	75%
- one ear	15%
Loss of speech	50%
Shortening of arm	
- more than 1" up to 2"	2.5%
- more than 2" up to 4"	5%
- more than 4"	12.5%
Shortening of leg	
- more than 1" up to 2"	5%
- more than 2" up to 4"	10%
- more than 4"	25%

### Enquiries:

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