

Bancassurance Z-Alliance Mediwise

**Now You Can Focus
On Healthy Living.
This is an insurance product.**



Member of PIDM

**Underwritten by Zurich General
Insurance Malaysia Berhad.**

Terms and Conditions apply.

The benefit(s) payable under this product is (are) protected by PIDM up to limits. For more information, please refer to PIDM's Takaful and Insurance Benefits Protection System brochure on Zurich General Insurance Malaysia's website or PIDM's website (www.pidm.gov.my)

Illnesses are part of life. High hospital bills are also a fact of life. When faced with a situation that requires medical attention, the last thing any of us needs is to worry about the cost of treatment. Since our health and wellbeing are our most important assets, shouldn't we get the best medical advice and care that we deserve? Surely, one of the best investments we can make is to take care of our lifelong health. Another wise investment is to get a comprehensive medical insurance that suits our budget and lifestyle.



Z-ALLIANCE MEDIWISE Insurance

The medical insurance with unlimited admission days.

Z-Alliance MEDIWISE is a yearly renewable medical insurance with comprehensive coverage for hospitalisation and surgical expenses incurred due to illnesses and accidents. This includes organ transplant and emergency accidental outpatient dental treatment as well as bodily injuries, disablement or death that happens unexpectedly.

For total peace of mind, Z-Alliance MEDIWISE gives you unlimited hospital admission days every year, with higher than average room and board rates. There are 6 plans to choose from based on your requirement of the Overall Annual Limit and luxury level of room and board. Each plan comes with extensive benefits so you can get well without financially burdening yourself or your family.

Better Features For Better Coverage



No Claim Bonus 10%

Hospital Admission Days Up To 365 Days



Higher Room & Board

Unlimited In-Hospital Physician Visits



Organ Transplant (Heart, Kidney, Lung, Liver or Bone Marrow)

Outpatient Kidney Dialysis Treatment On As-Charged Basis



Second Surgical Opinion

Funeral Expenses (all causes)



Deductible Options With Up To 50% Discount

Multiple Insured Person Discount up to 10%



No Medical Checkup Required (For Standard Cases)

Schedule of Benefits

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Overall Annual Limit (RM) (for Section A & Section B)	200,000	300,000	500,000	1,000,000	2,000,000	3,000,000
No Claim Bonus	Reduction of 10% on renewal premium (if no claims made)					
Section A – Inpatient & Daycare Benefits						
Hospital Room & Board (RM)	150	150	180	200	500	700
	<i>(maximum 365 days per annum)</i>					
Intensive Care Unit	As Charged <i>(maximum 180 days per annum)</i>					
Hospital Supplies & Services	As Charged					
Daycare Procedures	As Charged					
Surgical Fees	As Charged					
Anaesthetist's Fee	As Charged					
Operating Theatre Fee	As Charged					
In-Hospital Physician Visit	As Charged <i>(unlimited)</i>					
Ambulance Fees	As Charged					
Daily-Cash Allowance At Government Hospital (RM)	100 <i>(maximum 365 days per annum)</i>					
Insured Child's Daily Guardian Benefit (RM)	250 <i>(maximum per disability)</i>					
Medical Report Fees (RM)	150					
Organ Transplant (Heart, Kidney, Lung, Liver or Bone Marrow)	As Charged					
Tax on Eligible Expenses	As Charged					
Section B – Outpatient Benefits						
Pre-Hospital Diagnostic Tests	As Charged <i>(within 60 days prior to hospitalisation)</i>					
Pre-Hospital Specialist Consultation	As Charged <i>(within 60 days prior to hospitalisation)</i>					
Post Hospitalisation Treatment	As Charged <i>(within 90 days from hospitalisation)</i>					

Section B – Outpatient Benefits

Emergency Accidental Outpatient Treatment	As Charged <i>(within 24 hours and follow-up treatment to a maximum of 60 days)</i>
Outpatient Physiotherapy Treatment	As Charged <i>(within 90 days from discharge)</i>
Outpatient Kidney Dialysis Treatment	As Charged
Outpatient Cancer Treatment	As Charged
Emergency Accidental Outpatient Dental Treatment (RM)	4,000 (per accident)
Home Nursing Care (RM)	4,000 <i>(up to 180 days, lifetime maximum)</i>
Second Surgical Opinion	As Charged

Section C – Special Benefits

(Additional limit on top of the Overall Annual Limit)

Accidental Death and Permanent Disablement (RM)	50,000
International Emergency Medical Evacuation and Repatriation (RM)	50,000 <i>(maximum per annum)</i>
Funeral Expenses - all causes (RM)	2,000

Section D – Optional

	Options	A	B	C	D
Deductible (per Any One Disability) (Applicable for Section A only)	Deductible Amount	RM 0	RM5,000	RM10,000	RM20,000
	Premium Discount	0%	15%	30%	50%

Notes:

- Duration of cover is for one (1) year. You need to renew your insurance cover annually.
- Please refer to the policy wording for full benefits, terms and conditions under this product.

CHOOSE FROM 4 DEDUCTIBLE OPTIONS

Z-Alliance MEDIWISE gives you the optional benefit of Deductible, with 4 available options. Depending on your age, lifestyle and health condition, you may choose how you wish to manage your premium amount versus the portion of medical expenses you are prepared to pay when the need arises.

Options	A	B	C	D
Deductible Amount	RM 0	RM5,000	RM10,000	RM20,000
Premium Discount	0%	15%	30%	50%

Is Deductible Suitable for you?

The following illustrations explain how Deductible works in terms of premium calculation and claims calculation. They will help you understand and decide if Deductible is something to consider when you purchase Z-Alliance MEDIWISE insurance.

Scenario 1 – Sample Premium Calculation



Lee is a 40-year old manager with occupation class 1 and a non-smoker. A new customer, he wishes to purchase Z-Alliance MEDIWISE Plan 4. His premium is RM1,207 (refer page 12) but he wishes to know how much his premium will be if he chooses Deductible.

Original Premium Payable

RM1,207

Deductible Option C (less 30% on premium)
RM1,207 – (RM1,207 x 30%)

- RM362.10

Total Premium Payable (including RM10 Stamp Duty)
RM1,207 – RM362.10 + RM10 Stamp Duty

RM854.90

Scenario 2 – Sample Claims Calculation



Wong has a Z-Alliance MEDIWISE policy Plan 5, with Deductible Option B. She had a heart disease surgery and incurred total eligible expenses amounting to RM57,894.53. The policy will reimburse the total eligible expenses accumulated per any one disability, in excess of the Deductible amount.

Total Eligible Expenses (see table below**)

RM57,894.53

Z-Alliance MEDIWISE pays

RM52,894.53

Wong pays

RM5,000

**Total Eligible Expenses Calculation

Section		Eligible Expenses
Section A - Inpatient & Daycare Benefits	Total Expenses	RM51,342.76
	Less Deductible Option B - RM5,000 (applicable for Section A only)	- RM5,000.00
	Eligible Expenses after Deductible	RM46,342.76
Section B - Outpatient Benefits		RM6,551.77
Section C - Special Benefits		Nil
Total Eligible Expenses		RM57,894.53

Terms & Conditions

The Policy is subject to a deductible amount which is stated in the Schedule of Benefit. Deductible means a monetary sum that shall be deducted from the Eligible Expenses incurred by You, and on per Any One Disability basis when You are admitted to any Private Hospital. However, if You are admitted to any Malaysian Government Hospital, the Eligible Expenses incurred will not be subject to the deductible amount.

Annual Premium

AGE NEXT BIRTHDAY	MALE (RM)						FEMALE (RM)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
1	1,133	1,145	1,213	1,313	1,905	2,970	1,116	1,127	1,195	1,295	1,888	2,953
2	1,072	1,082	1,146	1,241	1,799	2,804	1,055	1,065	1,129	1,224	1,783	2,788
3	997	1,007	1,066	1,154	1,671	2,602	980	990	1,049	1,137	1,655	2,586
4	925	934	989	1,069	1,548	2,407	908	917	972	1,053	1,531	2,392
5	842	850	900	973	1,406	2,185	825	833	883	956	1,390	2,169
6	781	789	835	903	1,304	2,024	764	771	817	885	1,286	2,008
7	733	740	782	845	1,218	1,888	715	722	765	828	1,201	1,872
8	688	695	735	794	1,143	1,770	671	677	717	776	1,126	1,753
9	652	658	696	752	1,081	1,672	634	640	678	734	1,063	1,655
10	627	633	669	722	1,037	1,604	551	557	589	637	921	1,431
11	608	614	649	700	1,004	1,550	507	512	541	585	843	1,308
12	595	601	635	685	981	1,515	496	500	529	572	824	1,278
13	590	595	629	679	973	1,501	491	496	525	567	817	1,266
14	592	597	631	681	976	1,506	493	498	526	569	820	1,271
15	604	609	644	695	996	1,538	503	508	537	580	837	1,297
16	628	634	669	721	1,028	1,580	520	525	555	600	861	1,331
17	628	634	669	721	1,029	1,581	521	526	556	600	861	1,331
18	634	640	675	728	1,038	1,596	525	530	561	605	869	1,344
19	639	645	681	734	1,047	1,611	530	535	566	611	877	1,356
20	645	651	687	741	1,058	1,627	535	540	571	616	886	1,370
21	660	666	703	757	1,079	1,659	548	554	585	631	905	1,398
22	670	676	714	769	1,097	1,686	557	562	594	642	920	1,421
23	680	686	725	781	1,114	1,714	566	571	604	652	935	1,444
24	690	697	735	793	1,132	1,741	606	611	646	698	1,003	1,551
25	712	719	759	818	1,169	1,800	625	631	668	721	1,037	1,605
26	733	740	781	842	1,204	1,855	646	652	689	744	1,070	1,656
27	753	760	803	866	1,239	1,910	664	670	709	766	1,102	1,705
28	773	781	825	890	1,274	1,964	682	689	729	787	1,133	1,754

AGE NEXT BIRTHDAY	MALE (RM)						FEMALE (RM)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
29	793	800	846	912	1,307	2,016	736	743	786	850	1,225	1,899
30	815	822	869	938	1,344	2,075	757	764	809	874	1,260	1,955
31	840	848	896	967	1,383	2,132	775	782	828	895	1,291	2,003
32	859	867	916	988	1,415	2,182	792	800	847	915	1,321	2,050
33	877	886	936	1,010	1,447	2,232	810	818	866	936	1,351	2,098
34	896	904	956	1,031	1,478	2,282	828	836	885	956	1,381	2,145
35	926	935	988	1,067	1,530	2,364	857	865	916	990	1,431	2,223
36	963	972	1,027	1,108	1,587	2,448	895	903	956	1,033	1,488	2,306
37	988	998	1,054	1,138	1,630	2,516	919	928	981	1,061	1,529	2,371
38	1,011	1,020	1,079	1,164	1,669	2,577	940	949	1,005	1,086	1,566	2,429
39	1,031	1,041	1,100	1,187	1,703	2,631	959	968	1,025	1,108	1,598	2,480
40	1,048	1,058	1,118	1,207	1,733	2,677	976	985	1,042	1,127	1,626	2,524
41	1,089	1,099	1,160	1,250	1,784	2,743	1,055	1,065	1,127	1,217	1,751	2,710
42	1,102	1,112	1,174	1,266	1,807	2,779	1,068	1,079	1,141	1,232	1,773	2,746
43	1,167	1,178	1,244	1,342	1,918	2,954	1,133	1,144	1,210	1,308	1,884	2,920
44	1,233	1,245	1,315	1,419	2,031	3,132	1,199	1,211	1,281	1,385	1,997	3,098
45	1,302	1,314	1,389	1,498	2,148	3,316	1,268	1,280	1,355	1,464	2,114	3,282
46	1,346	1,359	1,434	1,546	2,205	3,390	1,312	1,325	1,401	1,512	2,171	3,356
47	1,391	1,404	1,482	1,598	2,282	3,511	1,357	1,370	1,448	1,564	2,248	3,476
48	1,455	1,469	1,551	1,673	2,391	3,683	1,421	1,435	1,517	1,639	2,357	3,649
49	1,555	1,569	1,658	1,789	2,562	3,952	1,592	1,607	1,700	1,837	2,649	4,107
50	1,672	1,688	1,784	1,926	2,763	4,268	1,715	1,732	1,832	1,981	2,860	4,440
51	1,798	1,815	1,916	2,064	2,944	4,524	1,834	1,852	1,958	2,114	3,037	4,695
52	1,898	1,916	2,023	2,181	3,114	4,792	1,939	1,958	2,070	2,236	3,216	4,977
53	2,026	2,044	2,160	2,329	3,332	5,136	2,073	2,093	2,214	2,392	3,445	5,338
54	2,187	2,207	2,333	2,517	3,608	5,569	2,243	2,264	2,396	2,590	3,735	5,794
55	2,388	2,410	2,548	2,751	3,952	6,110	2,454	2,478	2,623	2,836	4,097	6,363
56	2,827	2,854	3,015	3,252	4,654	7,176	2,650	2,676	2,829	3,054	4,387	6,783
57	3,145	3,174	3,355	3,622	5,198	8,030	2,808	2,835	2,998	3,238	4,657	7,207

AGE NEXT BIRTHDAY	MALE (RM)						FEMALE (RM)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
58	3,397	3,430	3,626	3,916	5,630	8,710	3,036	3,065	3,243	3,504	5,047	7,821
59	3,689	3,724	3,940	4,256	6,129	9,495	3,300	3,332	3,525	3,811	5,498	8,530
60	4,020	4,059	4,295	4,642	6,695	10,387	3,599	3,634	3,846	4,159	6,009	9,335
61	4,520	4,563	4,822	5,203	7,458	11,512	4,035	4,073	4,306	4,650	6,682	10,335
62	4,925	4,971	5,256	5,674	8,151	12,601	4,398	4,440	4,696	5,073	7,304	11,313
63	5,359	5,410	5,721	6,180	8,893	13,769	4,791	4,837	5,117	5,531	7,975	12,370
64	5,836	5,892	6,234	6,736	9,710	15,055	5,223	5,273	5,581	6,034	8,715	13,534
65	6,376	6,438	6,813	7,365	10,633	16,508	5,712	5,767	6,106	6,604	9,551	14,849
66 (renewal only)	7,294	7,363	7,780	8,394	12,025	18,552	6,594	6,655	7,032	7,586	10,866	16,760
67 (renewal only)	7,822	7,896	8,346	9,009	12,929	19,975	7,074	7,141	7,548	8,146	11,688	18,054
68 (renewal only)	8,365	8,445	8,929	9,642	13,858	21,438	7,568	7,640	8,078	8,722	12,534	19,385
69 (renewal only)	8,921	9,006	9,525	10,289	14,809	22,934	8,074	8,151	8,621	9,312	13,400	20,748
70 (renewal only)	9,537	9,628	10,186	11,007	15,864	24,594	8,636	8,719	9,224	9,967	14,361	22,261
71 (renewal only)	10,542	10,639	11,234	12,109	17,283	26,585	9,546	9,634	10,172	10,964	15,649	24,070
72 (renewal only)	11,136	11,240	11,871	12,801	18,301	28,187	10,087	10,181	10,753	11,595	16,576	25,530
73 (renewal only)	11,742	11,852	12,521	13,507	19,338	29,821	10,640	10,740	11,346	12,239	17,523	27,020
74 (renewal only)	12,360	12,476	13,185	14,228	20,397	31,487	11,204	11,310	11,952	12,897	18,489	28,541
75 (renewal only)	13,045	13,168	13,920	15,026	21,570	33,334	11,830	11,942	12,624	13,627	19,561	30,228
76 (renewal only)	14,433	14,562	15,354	16,520	23,414	35,807	12,966	13,084	13,802	14,860	21,114	32,356
77 (renewal only)	15,084	15,220	16,053	17,279	24,530	37,565	13,563	13,687	14,443	15,555	22,136	33,965
78 (renewal only)	15,747	15,890	16,764	18,052	25,667	39,355	14,170	14,301	15,095	16,263	23,177	35,605
79 (renewal only)	16,421	16,572	17,489	18,839	26,824	41,178	14,790	14,926	15,759	16,985	24,238	37,276
80 (renewal only)	17,177	17,335	18,300	19,720	28,119	43,219	15,483	15,627	16,504	17,794	25,427	39,148
81 (renewal only)	17,875	18,040	19,049	20,534	29,317	45,105	16,125	16,276	17,193	18,542	26,527	40,880
82 (renewal only)	18,585	18,758	19,811	21,362	30,534	47,023	16,779	16,936	17,894	19,304	27,647	42,643
83 (renewal only)	19,306	19,487	20,586	22,203	31,771	48,971	17,443	17,607	18,607	20,078	28,785	44,436
84 (renewal only)	20,038	20,226	21,371	23,056	33,026	50,948	18,117	18,288	19,330	20,865	29,941	46,255
85 (renewal only)	20,866	21,062	22,259	24,021	34,445	53,183	18,881	19,059	20,150	21,755	31,249	48,316
86 (renewal only)	21,619	21,823	23,068	24,900	35,738	55,219	19,577	19,762	20,897	22,566	32,442	50,194

AGE NEXT BIRTHDAY	MALE (RM)						FEMALE (RM)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
87 (renewal only)	22,383	22,595	23,887	25,790	37,047	57,281	20,282	20,475	21,654	23,389	33,651	52,098
88 (renewal only)	23,156	23,376	24,718	26,692	38,373	59,370	20,998	21,199	22,422	24,223	34,878	54,030
89 (renewal only)	23,940	24,168	25,559	27,606	39,717	61,487	21,724	21,932	23,201	25,070	36,122	55,988
90 (renewal only)	24,838	25,075	26,523	28,653	41,257	63,912	22,556	22,773	24,095	26,040	37,548	58,234
91 (renewal only)	25,640	25,886	27,384	29,589	42,633	66,080	23,301	23,525	24,894	26,908	38,824	60,244
92 (renewal only)	26,452	26,706	28,255	30,536	44,025	68,273	24,055	24,287	25,704	27,788	40,117	62,280
93 (renewal only)	27,273	27,536	29,137	31,493	45,433	70,491	24,819	25,059	26,523	28,678	41,426	64,341
94 (renewal only)	28,102	28,373	30,027	32,460	46,855	72,731	25,591	25,839	27,351	29,578	42,748	66,424
95 (renewal only)	29,069	29,349	31,064	33,587	48,512	75,340	26,491	26,748	28,318	30,628	44,292	68,854
96 (renewal only)	29,914	30,204	31,971	34,573	49,962	77,624	27,280	27,545	29,165	31,547	45,643	70,982
97 (renewal only)	30,860	31,160	32,987	35,675	51,580	80,171	28,078	28,352	30,021	32,478	47,012	73,137
98 (renewal only)	31,833	32,143	34,030	36,809	53,244	82,788	28,884	29,166	30,886	33,418	48,393	75,312
99 (renewal only)	32,822	33,141	35,091	37,960	54,935	85,448	29,698	29,989	31,760	34,367	49,788	77,508
100 (renewal only)	33,827	34,157	36,169	39,131	56,654	88,152	30,521	30,820	32,643	35,326	51,198	79,729

Notes:

- The total premium that you have to pay may vary depending on the plan you have selected.
- All premiums and fees shown in this document may be subject to tax or other government levies.
- The premiums shown in the table above are applicable to standard risk and occupational class 1 and 2 only. For occupation class 3, 15% loading is applicable.
- The premiums for this product are not guaranteed and shall be based on the premium rates in force at the time of renewal.
- Premium is payable at the premium rate according to Your age next birthday on each policy year anniversary.
- We shall have the right to change the rate at which premiums shall be calculated, at the start of any Policy Year, provided that We notify the policyholder at least thirty (30) days in advance of the date such premium is due.

Frequently Asked Questions

What are some of the key terms and conditions that I should be aware of?

- **Importance of disclosure** – You must disclose all material facts such as your medical condition, occupation, and state your age correctly. You are to disclose in the proposal form, fully and faithfully all the facts which you know or ought to know, otherwise the policy issued may be invalidated.
- **Consumer Insurance Contract** – Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for yourself/ family/dependants, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us. In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.
- **Non-Consumer Insurance Contract** – Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for the purpose of providing medical insurance benefits to your employees and their dependents, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance. The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal

Form (or when you applied for this insurance) is inaccurate or has changed.

- **Cooling-off period** – You may cancel your policy by returning the policy to us within fifteen (15) days after the policy has been delivered to you. The premiums that you have paid (less any medical expenses incurred) will be refunded to you provided there is no claim incurred on the policy.
- **Waiting period** – The eligibility for benefits under this policy will only start thirty (30) days after the effective date of this policy except for accidental injuries occurring after the effective date of this policy. This shall not be applicable after the first year of cover. However, if the renewal premium is not paid within the Grace Period, the Waiting Period will apply again.
- **Switching of Policy** – Please contact us or refer to our authorised bank representatives for the likely implications of switching policy from one Insurer to another or transferring from one type of insurance plan to another. For example, you may be subject to new terms and conditions of the new policy or of the new insurer.
- **Grace Period** – A grace period of fourteen (14) days from the premium due date will be allowed for payment of each premium. During such fourteen (14) days, We shall remain liable thereunder if by the last of such days, the premium is actually paid. If any premium is not paid in respect of this Policy before the end of the Grace Period, this Policy shall be deemed as terminated at the expiry date of the Policy.
- You may be required to undergo a medical examination or to submit medical reports to Us for Our underwriting process.
- **Upgraded Room and Board Co-payment** – You shall bear twenty percent (20%) of the other eligible benefits if you are hospitalised at a published Room & Board rate which is higher than Your eligible benefit.
- **Co-Payment** (sub-standard policy only) – Co-payment borne by the Policyholder under cost-sharing or coinsurance terms shall not exceed twenty percent (20%) of the claimable expenses (i.e. excluding Deductibles) per Disability.
- **Residence Overseas** – No benefit whatsoever shall be payable for any medical treatment received by you outside Malaysia, if you reside or travel outside Malaysia for more than ninety (90) consecutive days.

- **Multiple Insured Person Discount** - If the policyholder purchases a policy with multiple insured persons which are his/her family members, a Multiple Insured Person Discount is applicable. The Multiple Insured Person Discount percentage is depending on the total number of insured persons specified in the Policy Schedule. The Multiple Insured Person Discount is not cumulative and in the event of a revision in total number of insured persons, the Multiple Insured Person Discount will be revised accordingly. Family members shall mean your legal spouse(s), parents and child(ren).

Number of Insured Person (per policy)	Premium Discount
1	0%
2	5%
3 and above	10%

- **No Claim Bonus** - Upon renewal of this policy (provided such renewal is continuous, the policy has not lapsed in any one (1) given year, and no claim has been made during the preceding year of cover, the No Claim Bonus of ten percent (10%) shall be applicable. The No Claim Bonus is not cumulative and in the event of a claim being made by any one of you, the No Claim Bonus will be forfeited totally.
- **Period of Cover and Renewal** - You need to renew your insurance cover by paying the premium due. This Policy is renewable at the option of policyholder until the occurrence of any of the following:
 - on the date the policy schedule is cancelled; or
 - on your death; or
 - on the next renewal date if you attain the maximum age limit at one hundred (100) years old; or
 - on the next renewal date or premium due date, whichever earlier, if the required premium is not paid within fourteen (14) days from Policy expiry date.
- **Portfolio Withdrawal** - We reserve the right to cancel the portfolio as a whole if we decide to discontinue underwriting this insurance product. Cancellation of the portfolio as a whole shall be given by reasonable written notice in advance with valid reasons to the policyholder and we will run off all policies to expiry of the period of cover within the portfolio.

- **Eligibility:**
 - Age Limit: thirty (30) days old to sixty five (65) years old, and renewable up to one hundred (100) years old. All ages refer to the age on the Insured Person's next birthday.
 - Insured Person must be a Malaysian or foreigner who has a valid work permit, student permit, permanent resident status or Malaysia My Second Home (MM2H) status.
 - Occupation class 1, 2 and 3 only.

Note: This list is non-exhaustive. Please refer to the policy wording for full list of terms and conditions under this product.

What are the major exclusions under this product?

This product does not cover any hospitalisation, surgery or charges incurred directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

Section A – Inpatient & Daycare Benefits and

Section B – Outpatient Benefits

- Pre-Existing Condition
- Specified Illnesses occurring during the first one hundred and twenty (120) days of continuous cover
- Waiting Period of thirty (30) days for all except accidental injuries
- Pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care
- Epidemic and/or pandemic

Section C – Special Benefits

- Pre-Existing Condition
- War, civil War
- Suicide while sane or insane
- Provoked Murder or Assault

Note: This list is non-exhaustive. Please refer to the policy wording for full list of exclusions under this product.

Can I cancel my policy?

You may cancel your policy at any time by giving a written notice to Us, and provided that no claims have been made during the current Policy Year, the Policyholder shall be entitled to a refund of the premium (please refer to policy wording for the short period rates).

What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your contract details to ensure that all correspondences reach you in a timely manner. You can write to us at the address stated in the brochure or email us at: callcentre@zurich.com.my

IMPORTANT NOTE:

YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY, AND DISCUSS WITH THE AUTHORISED BANK REPRESENTATIVE OR CONTACT THE INSURER DIRECTLY FOR MORE INFORMATION.

Sign up for Z-ALLIANCE MEDIWISE Insurance today!

For more information on how to apply for Z-ALLIANCE MEDIWISE Insurance, drop by any Alliance Bank branch, call us at 03-55169988, or speak to our Bank representative below.

This product is underwritten by:
Zurich General Insurance Malaysia Berhad
201701035345 (1249516-V),
a company licensed under the Financial Services Act 2013
and regulated by Bank Negara Malaysia.

HEAD OFFICE

Level 23A, Mercu 3,
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www.zurich.com.my

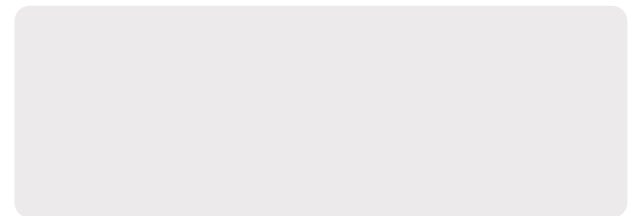
This product is distributed by
Alliance Bank Malaysia Berhad 198201008390 (88103-W)

HEAD OFFICE

Level 3, Menara Multi-Purpose, Capital Square,
No. 8, Jalan Munshi Abdullah, 50100 Kuala Lumpur, Malaysia
www.alliancebank.com.my

NOTE: The brochure is for illustrative purposes only. For further details of terms and conditions, please refer to the product disclosure sheet and policy documents.

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



Dalam kehidupan, kita tidak mampu mengelak daripada penyakit. Bil hospital yang tinggi telah menjadi lumrah.

Apabila menghadapi situasi yang memerlukan rawatan, perkara terakhir yang perlu dibimbangkan ialah kos perubatan yang tinggi. Memandangkan kesihatan dan kesejahteraan merupakan aset paling utama, rawatan dan bantuan perubatan seharusnya dijadikan keutamaan. Pasti, salah satu pelaburan terbaik yang dapat kita lakukan ialah menjaga kesihatan seumur hidup kita. Pelaburan bijak yang lain ialah untuk mendapatkan insurans perubatan komprehensif yang sesuai dengan kemampuan dan gaya hidup kita.



Z-ALLIANCE MEDIWISE Insurance

Insurans perubatan dengan bilangan hari kemasukan hospital tanpa had

Z-Alliance MEDIWISE ialah insurans perubatan yang boleh diperbaharui setiap tahun dengan perlindungan komprehensif untuk rawatan kemasukan ke hospital dan pembedahan yang disebabkan penyakit dan kemalangan. Ini termasuk pemindahan organ dan Rawatan Pergigian Pesakit Luar Bagi Kemalangan Secara Kecemasan serta kecederaan fizikal, hilang upaya atau kematian yang berlaku tanpa diduga.

Untuk lebih memudahkan, Z-Alliance MEDIWISE membolehkan anda mendapatkan hari dimasukkan ke hospital tanpa had setiap tahun, dengan kadar bilik hospital dan makanan yang lebih tinggi daripada biasa. Terdapat 6 pelan untuk dipilih berdasarkan keperluan anda bagi Had Tahunan Keseluruhan serta tahap kemewahan bilik hospital dan makanan. Setiap pelan dilengkapi dengan faedah yang menyeluruh agar anda berupaya untuk pulih tanpa membebankan diri atau ahli keluarga.

Ciri-ciri Untuk Perlindungan Lebih Baik



Bonus Tanpa Tuntutan 10%

Kemasukan Ke Hospital Sehingga 365 Hari



Kadar Bilik & Makanan Lebih Tinggi

Kunjungan Doktor Di Hospital Tanpa Had



Pemindahan Organ (Hati, Buah Pinggang, Jantung, Paru-Paru Atau Sum-Sum Tulang)

Rawatan Dialisis Buah Pinggang Pesakit Luar Berdasarkan Bayaran Yang Dikenakan



Rundingan Pembedahan Pendapat Kedua

Perbelanjaan Pengebumian (semua sebab)



Pilihan Penolakan Dengan Diskaun Premium Sehingga 50%

Diskaun Berkumpulan Orang Yang Diinsuranskan Sehingga 10%



Tiada Pemeriksaan Kesihatan Diperlukan (Untuk Kes Biasa)

Jadual Manfaat

Manfaat	Pelan 1	Pelan 2	Pelan 3	Pelan 4	Pelan 5	Pelan 6
Had Tahunan Keseluruhan (RM) (untuk Seksyen A dan Seksyen B)	200,000	300,000	500,000	1,000,000	2,000,000	3,000,000
Bonus Tanpa Tuntutan	Pengurangan 10% atas premium pembaharuan (jika tiada tuntutan dibuat)					
Seksyen A – Manfaat Pesakit Dalam & Pembedahan Harian						
Bilik Hospital dan Makanan (RM)	150	150	180	200	500	700
	<i>(maksimum 365 hari setahun)</i>					
Unit Rawatan Rapi	Bayaran Dikenakan <i>(maksimum 180 hari setahun)</i>					
Bekalan dan Khidmat Hospital	Bayaran Dikenakan					
Prosedur Pembedahan Harian	Bayaran Dikenakan					
Bayaran Pembedahan	Bayaran Dikenakan					
Bayaran Pakar Bius	Bayaran Dikenakan					
Bayaran Bilik Bedah	Bayaran Dikenakan					
Lawatan Pakar Perubatan Dalam Hospital	Bayaran Dikenakan <i>(tidak terhad)</i>					
Bayaran Ambulans	Bayaran Dikenakan					
Elaun Tunai Harian Di Hospital Kerajaan (RM)	100 <i>(maksimum 365 hari setahun)</i>					
Manfaat Penjagaan Harian Anak Orang Yang Diinsuranskan (RM)	250 <i>(maksimum setiap hilang upaya)</i>					
Bayaran Laporan Perubatan (RM)	150					
Transplan Organ (Hati, Buah Pinggang, Jantung, Paru-paru atau Sum-sum Tulang)	Bayaran Dikenakan					
Cukai Ke Atas Perbelanjaan Layak	Bayaran Dikenakan					
Seksyen B – Manfaat Pesakit Luar						
Ujian Diagnostik Prahospital	Bayaran Dikenakan <i>(dalam masa 60 hari sebelum penghospitalan)</i>					
Rundingan Pakar Prahospital	Bayaran Dikenakan <i>(dalam masa 60 hari sebelum penghospitalan)</i>					
Rawatan Selepas Penghospitalan	Bayaran Dikenakan <i>(dalam masa 90 hari dari penghospitalan)</i>					

Seksyen B – Manfaat Pesakit Luar

Rawatan Pesakit Luar Bagi Kemalangan Secara Kecemasan	Bayaran Dikenakan <i>(dalam masa 24 jam dan rawatan susulan sehingga maksimum 60 hari)</i>
Rawatan Fisioterapi Pesakit Luar	Bayaran Dikenakan <i>(dalam masa 90 hari dari tarikh keluar)</i>
Rawatan Dialisis Buah Pinggang Pesakit Luar	Bayaran Dikenakan
Rawatan Kanser Pesakit Luar	Bayaran Dikenakan
Rawatan Pergigian Pesakit Luar Bagi Kemalangan Secara Kecemasan (RM)	4,000 (setiap kemalangan)
Penjagaan Kejururawatan Di Rumah (RM)	4,000 <i>(sehingga 180 hari, maksimum seumur hidup)</i>
Rundingan Pembedahan Pendapat Kedua	Bayaran Dikenakan

Seksyen C – Manfaat Khas
(Had tambahan di atas Had Tahunan Keseluruhan)

Kematian dan Hilang Upaya Kekal Akibat Kemalangan (RM)	50,000
Pemindahan Kecemasan Perubatan dan Penghantaran Pulang Antarabangsa (RM)	50,000 <i>(maksimum setahun)</i>
Perbelanjaan Pengebumian - semua sebab (RM)	2,000

Seksyen D – Pilihan

	Pilihan	A	B	C	D
Penolakan (setiap Mana-mana Satu Hilang Upaya) (terpakai untuk Seksyen A sahaja)	Jumlah Penolakan	RM 0	RM5,000	RM10,000	RM20,000
	Diskaun Premium	0%	15%	30%	50%

- Nota:
- Tempoh perlindungan adalah selama satu (1) tahun. Anda hendaklah memperbaharui perlindungan insurans anda setiap tahun.
 - Sila rujuk kepada kontrak polisi untuk keterangan penuh atas manfaat, terma dan syarat yang terdapat dalam produk ini.

4 PILIHAN MEMBOLEHKAN PENOLAKAN

Z-Alliance MEDIWISE memberikan anda manfaat pilihan Penolakan, dengan 4 pilihan. Bergantung kepada usia, gaya hidup dan keadaan kesihatan, anda boleh memilih jumlah premium anda berbanding jumlah perbelanjaan perubatan yang anda sedia bayar apabila diperlukan.

Pilihan	A	B	C	D
Jumlah Penolakan	RM 0	RM5,000	RM10,000	RM20,000
Diskaun Premium	0%	15%	30%	50%

Adakah Penolakan Sesuai Untuk Anda?

Ilustrasi berikut menunjukkan bagaimana Penolakan berfungsi dari segi pengiraan premium dan pengiraan tuntutan. Ini akan membantu anda memahami dan memutuskan sama ada anda memilih Penolakan apabila anda mendapatkan insurans Z-Alliance MEDIWISE.

Senario 1 – Contoh Pengiraan Premium



Lee ialah seorang pengurus berusia 40 tahun dengan pekerjaan kelas 1 dan tidak merokok. Seorang pelanggan baharu, dia ingin membeli Z-Alliance MEDIWISE Pelan 4. Premiumnya ialah RM1,207 (rujuk halaman 34) tetapi dia ingin tahu berapa jumlah premiumnya jika dia memilih Penolakan.

Premum Asal Perlu Dibayar

RM1,207

Penolakan Pilihan C
(Tolak 30% ke atas premium)
RM1,207 – (RM1,207 x 30%)

- RM362.10

Jumlah Premium Perlu Dibayar
(termasuk RM10 Duti Setem)
RM1,207 – RM362.10 + RM10 Duti Setem

RM854.90

Senario 2 – Contoh Pengiraan Tuntutan



Wong mempunyai polisi Z-Alliance MEDIWISE Pelan 5, dengan Penolakan Pilihan B. Dia menjalani pembedahan jantung dan dikenakan perbelanjaan berjumlah RM57,894.53. Polisi akan membayar balik jumlah perbelanjaan yang layak yang terkumpul bagi mana-mana satu kehilangan upaya, yang melebihi jumlah Penolakan.

Jumlah Perbelanjaan Yang Layak
(rujuk jadual di bawah**)

RM57,894.53

Z-Alliance MEDIWISE membayar

RM52,894.53

Wong perlu bayar

RM5,000

**Pengiraan Jumlah Perbelanjaan Yang Layak

Seksyen		Perbelanjaan Yang Layak
Seksyen A – Manfaat Pesakit Dalam & Pembedahan Harian	Jumlah Perbelanjaan	RM51,342.76
	Tolak Penolakan Pilihan B – RM5,000 (terpakai untuk Seksyen A sahaja)	- RM5,000.00
	Perbelanjaan Layak Selepas Penolakan	RM46,342.76
Seksyen B – Manfaat Pesakit Luar		RM6,551.77
Seksyen C – Manfaat Khas		Tiada
Jumlah Perbelanjaan Layak		RM57,894.53

Terma & Syarat

Polisi ini adalah tertakluk kepada jumlah yang boleh ditolak seperti dinyatakan dalam Jadual Manfaat. Jumlah yang boleh ditolak bermaksud jumlah wang yang akan ditolak daripada perbelanjaan layak yang ditanggung oleh anda, dan berdasarkan setiap mana-mana satu hilang upaya apabila anda dimasukkan ke mana-mana hospital swasta. Walau bagaimanapun, jika anda dimasukkan ke mana-mana hospital kerajaan, perbelanjaan layak yang ditanggung tidak akan tertakluk kepada jumlah yang boleh ditolak.

Premium Tahunan

UMUR PADA HARI JADI BERIKUTNYA	LELAKI (RM)						PEREMPUAN (RM)					
	Pelan 1	Pelan 2	Pelan 3	Pelan 4	Pelan 5	Pelan 6	Pelan 1	Pelan 2	Pelan 3	Pelan 4	Pelan 5	Pelan 6
1	1,133	1,145	1,213	1,313	1,905	2,970	1,116	1,127	1,195	1,295	1,888	2,953
2	1,072	1,082	1,146	1,241	1,799	2,804	1,055	1,065	1,129	1,224	1,783	2,788
3	997	1,007	1,066	1,154	1,671	2,602	980	990	1,049	1,137	1,655	2,586
4	925	934	989	1,069	1,548	2,407	908	917	972	1,053	1,531	2,392
5	842	850	900	973	1,406	2,185	825	833	883	956	1,390	2,169
6	781	789	835	903	1,304	2,024	764	771	817	885	1,286	2,008
7	733	740	782	845	1,218	1,888	715	722	765	828	1,201	1,872
8	688	695	735	794	1,143	1,770	671	677	717	776	1,126	1,753
9	652	658	696	752	1,081	1,672	634	640	678	734	1,063	1,655
10	627	633	669	722	1,037	1,604	551	557	589	637	921	1,431
11	608	614	649	700	1,004	1,550	507	512	541	585	843	1,308
12	595	601	635	685	981	1,515	496	500	529	572	824	1,278
13	590	595	629	679	973	1,501	491	496	525	567	817	1,266
14	592	597	631	681	976	1,506	493	498	526	569	820	1,271
15	604	609	644	695	996	1,538	503	508	537	580	837	1,297
16	628	634	669	721	1,028	1,580	520	525	555	600	861	1,331
17	628	634	669	721	1,029	1,581	521	526	556	600	861	1,331
18	634	640	675	728	1,038	1,596	525	530	561	605	869	1,344
19	639	645	681	734	1,047	1,611	530	535	566	611	877	1,356
20	645	651	687	741	1,058	1,627	535	540	571	616	886	1,370
21	660	666	703	757	1,079	1,659	548	554	585	631	905	1,398
22	670	676	714	769	1,097	1,686	557	562	594	642	920	1,421
23	680	686	725	781	1,114	1,714	566	571	604	652	935	1,444
24	690	697	735	793	1,132	1,741	606	611	646	698	1,003	1,551
25	712	719	759	818	1,169	1,800	625	631	668	721	1,037	1,605
26	733	740	781	842	1,204	1,855	646	652	689	744	1,070	1,656
27	753	760	803	866	1,239	1,910	664	670	709	766	1,102	1,705
28	773	781	825	890	1,274	1,964	682	689	729	787	1,133	1,754

UMUR PADA HARI JADI BERIKUTNYA	LELAKI (RM)						PEREMPUAN (RM)					
	Pelan 1	Pelan 2	Pelan 3	Pelan 4	Pelan 5	Pelan 6	Pelan 1	Pelan 2	Pelan 3	Pelan 4	Pelan 5	Pelan 6
29	793	800	846	912	1,307	2,016	736	743	786	850	1,225	1,899
30	815	822	869	938	1,344	2,075	757	764	809	874	1,260	1,955
31	840	848	896	967	1,383	2,132	775	782	828	895	1,291	2,003
32	859	867	916	988	1,415	2,182	792	800	847	915	1,321	2,050
33	877	886	936	1,010	1,447	2,232	810	818	866	936	1,351	2,098
34	896	904	956	1,031	1,478	2,282	828	836	885	956	1,381	2,145
35	926	935	988	1,067	1,530	2,364	857	865	916	990	1,431	2,223
36	963	972	1,027	1,108	1,587	2,448	895	903	956	1,033	1,488	2,306
37	988	998	1,054	1,138	1,630	2,516	919	928	981	1,061	1,529	2,371
38	1,011	1,020	1,079	1,164	1,669	2,577	940	949	1,005	1,086	1,566	2,429
39	1,031	1,041	1,100	1,187	1,703	2,631	959	968	1,025	1,108	1,598	2,480
40	1,048	1,058	1,118	1,207	1,733	2,677	976	985	1,042	1,127	1,626	2,524
41	1,089	1,099	1,160	1,250	1,784	2,743	1,055	1,065	1,127	1,217	1,751	2,710
42	1,102	1,112	1,174	1,266	1,807	2,779	1,068	1,079	1,141	1,232	1,773	2,746
43	1,167	1,178	1,244	1,342	1,918	2,954	1,133	1,144	1,210	1,308	1,884	2,920
44	1,233	1,245	1,315	1,419	2,031	3,132	1,199	1,211	1,281	1,385	1,997	3,098
45	1,302	1,314	1,389	1,498	2,148	3,316	1,268	1,280	1,355	1,464	2,114	3,282
46	1,346	1,359	1,434	1,546	2,205	3,390	1,312	1,325	1,401	1,512	2,171	3,356
47	1,391	1,404	1,482	1,598	2,282	3,511	1,357	1,370	1,448	1,564	2,248	3,476
48	1,455	1,469	1,551	1,673	2,391	3,683	1,421	1,435	1,517	1,639	2,357	3,649
49	1,555	1,569	1,658	1,789	2,562	3,952	1,592	1,607	1,700	1,837	2,649	4,107
50	1,672	1,688	1,784	1,926	2,763	4,268	1,715	1,732	1,832	1,981	2,860	4,440
51	1,798	1,815	1,916	2,064	2,944	4,524	1,834	1,852	1,958	2,114	3,037	4,695
52	1,898	1,916	2,023	2,181	3,114	4,792	1,939	1,958	2,070	2,236	3,216	4,977
53	2,026	2,044	2,160	2,329	3,332	5,136	2,073	2,093	2,214	2,392	3,445	5,338
54	2,187	2,207	2,333	2,517	3,608	5,569	2,243	2,264	2,396	2,590	3,735	5,794
55	2,388	2,410	2,548	2,751	3,952	6,110	2,454	2,478	2,623	2,836	4,097	6,363
56	2,827	2,854	3,015	3,252	4,654	7,176	2,650	2,676	2,829	3,054	4,387	6,783
57	3,145	3,174	3,355	3,622	5,198	8,030	2,808	2,835	2,998	3,238	4,657	7,207

UMUR PADA HARI JADI BERIKUTNYA	LELAKI (RM)						PEREMPUAN (RM)					
	Pelan 1	Pelan 2	Pelan 3	Pelan 4	Pelan 5	Pelan 6	Pelan 1	Pelan 2	Pelan 3	Pelan 4	Pelan 5	Pelan 6
58	3,397	3,430	3,626	3,916	5,630	8,710	3,036	3,065	3,243	3,504	5,047	7,821
59	3,689	3,724	3,940	4,256	6,129	9,495	3,300	3,332	3,525	3,811	5,498	8,530
60	4,020	4,059	4,295	4,642	6,695	10,387	3,599	3,634	3,846	4,159	6,009	9,335
61	4,520	4,563	4,822	5,203	7,458	11,512	4,035	4,073	4,306	4,650	6,682	10,335
62	4,925	4,971	5,256	5,674	8,151	12,601	4,398	4,440	4,696	5,073	7,304	11,313
63	5,359	5,410	5,721	6,180	8,893	13,769	4,791	4,837	5,117	5,531	7,975	12,370
64	5,836	5,892	6,234	6,736	9,710	15,055	5,223	5,273	5,581	6,034	8,715	13,534
65	6,376	6,438	6,813	7,365	10,633	16,508	5,712	5,767	6,106	6,604	9,551	14,849
66 (pembaharuan sahaja)	7,294	7,363	7,780	8,394	12,025	18,552	6,594	6,655	7,032	7,586	10,866	16,760
67 (pembaharuan sahaja)	7,822	7,896	8,346	9,009	12,929	19,975	7,074	7,141	7,548	8,146	11,688	18,054
68 (pembaharuan sahaja)	8,365	8,445	8,929	9,642	13,858	21,438	7,568	7,640	8,078	8,722	12,534	19,385
69 (pembaharuan sahaja)	8,921	9,006	9,525	10,289	14,809	22,934	8,074	8,151	8,621	9,312	13,400	20,748
70 (pembaharuan sahaja)	9,537	9,628	10,186	11,007	15,864	24,594	8,636	8,719	9,224	9,967	14,361	22,261
71 (pembaharuan sahaja)	10,542	10,639	11,234	12,109	17,283	26,585	9,546	9,634	10,172	10,964	15,649	24,070
72 (pembaharuan sahaja)	11,136	11,240	11,871	12,801	18,301	28,187	10,087	10,181	10,753	11,595	16,576	25,530
73 (pembaharuan sahaja)	11,742	11,852	12,521	13,507	19,338	29,821	10,640	10,740	11,346	12,239	17,523	27,020
74 (pembaharuan sahaja)	12,360	12,476	13,185	14,228	20,397	31,487	11,204	11,310	11,952	12,897	18,489	28,541
75 (pembaharuan sahaja)	13,045	13,168	13,920	15,026	21,570	33,334	11,830	11,942	12,624	13,627	19,561	30,228
76 (pembaharuan sahaja)	14,433	14,562	15,354	16,520	23,414	35,807	12,966	13,084	13,802	14,860	21,114	32,356
77 (pembaharuan sahaja)	15,084	15,220	16,053	17,279	24,530	37,565	13,563	13,687	14,443	15,555	22,136	33,965
78 (pembaharuan sahaja)	15,747	15,890	16,764	18,052	25,667	39,355	14,170	14,301	15,095	16,263	23,177	35,605
79 (pembaharuan sahaja)	16,421	16,572	17,489	18,839	26,824	41,178	14,790	14,926	15,759	16,985	24,238	37,276
80 (pembaharuan sahaja)	17,177	17,335	18,300	19,720	28,119	43,219	15,483	15,627	16,504	17,794	25,427	39,148
81 (pembaharuan sahaja)	17,875	18,040	19,049	20,534	29,317	45,105	16,125	16,276	17,193	18,542	26,527	40,880
82 (pembaharuan sahaja)	18,585	18,758	19,811	21,362	30,534	47,023	16,779	16,936	17,894	19,304	27,647	42,643
83 (pembaharuan sahaja)	19,306	19,487	20,586	22,203	31,771	48,971	17,443	17,607	18,607	20,078	28,785	44,436
84 (pembaharuan sahaja)	20,038	20,226	21,371	23,056	33,026	50,948	18,117	18,288	19,330	20,865	29,941	46,255
85 (pembaharuan sahaja)	20,866	21,062	22,259	24,021	34,445	53,183	18,881	19,059	20,150	21,755	31,249	48,316
86 (pembaharuan sahaja)	21,619	21,823	23,068	24,900	35,738	55,219	19,577	19,762	20,897	22,566	32,442	50,194

UMUR PADA HARI JADI BERIKUTNYA	LELAKI (RM)						PEREMPUAN (RM)					
	Pelan 1	Pelan 2	Pelan 3	Pelan 4	Pelan 5	Pelan 6	Pelan 1	Pelan 2	Pelan 3	Pelan 4	Pelan 5	Pelan 6
87 (pembaharuan sahaja)	22,383	22,595	23,887	25,790	37,047	57,281	20,282	20,475	21,654	23,389	33,651	52,098
88 (pembaharuan sahaja)	23,156	23,376	24,718	26,692	38,373	59,370	20,998	21,199	22,422	24,223	34,878	54,030
89 (pembaharuan sahaja)	23,940	24,168	25,559	27,606	39,717	61,487	21,724	21,932	23,201	25,070	36,122	55,988
90 (pembaharuan sahaja)	24,838	25,075	26,523	28,653	41,257	63,912	22,556	22,773	24,095	26,040	37,548	58,234
91 (pembaharuan sahaja)	25,640	25,886	27,384	29,589	42,633	66,080	23,301	23,525	24,894	26,908	38,824	60,244
92 (pembaharuan sahaja)	26,452	26,706	28,255	30,536	44,025	68,273	24,055	24,287	25,704	27,788	40,117	62,280
93 (pembaharuan sahaja)	27,273	27,536	29,137	31,493	45,433	70,491	24,819	25,059	26,523	28,678	41,426	64,341
94 (pembaharuan sahaja)	28,102	28,373	30,027	32,460	46,855	72,731	25,591	25,839	27,351	29,578	42,748	66,424
95 (pembaharuan sahaja)	29,069	29,349	31,064	33,587	48,512	75,340	26,491	26,748	28,318	30,628	44,292	68,854
96 (pembaharuan sahaja)	29,914	30,204	31,971	34,573	49,962	77,624	27,280	27,545	29,165	31,547	45,643	70,982
97 (pembaharuan sahaja)	30,860	31,160	32,987	35,675	51,580	80,171	28,078	28,352	30,021	32,478	47,012	73,137
98 (pembaharuan sahaja)	31,833	32,143	34,030	36,809	53,244	82,788	28,884	29,166	30,886	33,418	48,393	75,312
99 (pembaharuan sahaja)	32,822	33,141	35,091	37,960	54,935	85,448	29,698	29,989	31,760	34,367	49,788	77,508
100 (pembaharuan sahaja)	33,827	34,157	36,169	39,131	56,654	88,152	30,521	30,820	32,643	35,326	51,198	79,729

Nota:

- Jumlah premium yang anda perlu bayar bergantung kepada pelan yang anda pilih.
- Semua premium dan yuran yang ditunjukkan di dalam dokumen ini mungkin dikenakan cukai atau levi kerajaan yang lain.
- Premium yang ditunjukkan dalam jadual di atas hanya terpakai untuk risiko standard dan kelas pekerjaan 1 dan 2 sahaja. Untuk kelas pekerjaan 3, bebanan 15% dikenakan.
- Premium untuk produk ini adalah tidak dijamin dan adalah berasaskan kadar premium yang berkuatkuasa ketika masa pembaharuan.
- Premium perlu dibayar pada kadar premium mengikut umur anda pada tarikh lahir yang berikutnya pada setiap ulangtahun tahun polisi.
- Kami berhak untuk mengubah kadar pada mana premium dikira pada permulaan mana-mana tahun polisi, dengan syarat kami memberitahu pemilik polisi sekurang-kurangnya tiga puluh (30) hari sebelum tarikh premium tersebut perlu dibayar.

Soalan-soalan Lazim

Apakah terma dan syarat utama yang perlu saya berikan perhatian?

- **Kepentingan pendedahan** – Anda mesti mendedahkan semua fakta penting seperti keadaan kesihatan, pekerjaan, dan nyatakan usia dengan betul. Anda perlu menyatakan dengan sepenuhnya dan sebenarnya dalam borang cadangan, kesemua fakta yang anda tahu atau sepatutnya tahu, jika tidak polisi yang dikeluarkan mungkin akan dibatalkan.
- **Kontrak Insurans Pengguna** – Menurut Perenggan 5 daripada Jadual 9 Akta Perkhidmatan Kewangan 2013, jika anda memohon insurans ini sepenuhnya untuk diri sendiri/keluarga/tanggungan, anda mempunyai kewajipan untuk mengambil langkah yang munasabah untuk tidak salah nyata dalam menjawab soalan-soalan dalam Borang Cadangan (atau semasa memohon insurans ini). Anda dikehendaki menjawab soalan-soalan tersebut dengan lengkap dan tepat. Kegagalan untuk mengambil langkah yang munasabah dalam menjawab soalan-soalan, mungkin mengakibatkan pembatalan kontrak insurans anda, keengganan atau pengurangan gantirugi, perubahan terma atau penamatan kontrak insurans anda. Kewajipan pendedahan di atas hendaklah diteruskan sehingga kontrak insurans anda dimeterai, diubah atau diperbaharui dengan kami. Sebagai tambahan kepada soalan-soalan di dalam Borang Cadangan (atau semasa memohon insurans ini), anda dikehendaki untuk mendedahkan apa-apa perkara lain yang anda tahu akan mempengaruhi keputusan kami dalam menerima risiko dan menentukan kadar dan terma yang dikenakan. Anda juga mempunyai kewajipan untuk memberitahu kami dengan serta-merta jika pada bila-bila masa selepas kontrak insurans anda ditandatangani, diubah atau diperbaharui dengan kami (atau semasa permohonan insurans ini), apa-apa maklumat yang dinyatakan dalam Borang Cadangan tidak tepat atau telah berubah.
- **Kontrak Insurans Komersial** – Menurut Perenggan 4(1) Jadual 9 Akta Perkhidmatan Kewangan 2013, jika anda memohon insurans ini untuk memberi manfaat insurans perubatan kepada pekerja dan tanggungan mereka, anda berkewajipan untuk mendedahkan apa-apa perkara yang anda tahu akan mempengaruhi keputusan kami dalam menerima risiko dan menentukan kadar dan terma yang dikenakan, dan apa-apa perkara yang munasabah yang boleh dijangka, jika tidak ia boleh menyebabkan pembatalan kontrak insurans, keengganan atau pengurangan ganti rugi, perubahan terma atau penamatan kontrak insurans anda. Kewajipan pendedahan di atas hendaklah diteruskan sehingga kontrak insurans anda dimeterai,

diubah atau diperbaharui dengan kami. Anda juga mempunyai kewajipan untuk memberitahu kami dengan serta-merta jika pada bila-bila masa selepas kontrak insurans anda ditandatangani, diubah atau diperbaharui dengan kami (atau semasa permohonan insurans ini), apa-apa maklumat yang dinyatakan dalam Borang Cadangan tidak tepat atau telah berubah.

- **Tempoh Bertenang** – Anda boleh membatalkan polisi anda dengan mengembalikan polisi ini kepada kami dalam tempoh lima belas (15) hari dari tarikh penyerahan polisi. Premium yang telah dibayar (tolak belanja perubatan yang ditanggung) akan dikembalikan kepada anda dengan syarat tiada tuntutan yang telah dibuat ke atas polisi.
- **Tempoh Tangguh** – Kelayakan bagi manfaat di bawah polisi ini hanya akan bermula tiga puluh (30) hari selepas tarikh kuat kuasa polisi, kecuali bagi kecederaan akibat kemalangan yang berlaku selepas tarikh kuat kuasa polisi ini. Ini tidak terpakai selepas tahun pertama perlindungan. Walau bagaimanapun, jika premium pembaharuan tidak dibayar dalam Tempoh Ihsan, maka Tempoh Tangguh akan terpakai sekali lagi.
- **Penukaran Polisi** – Sila hubungi kami atau rujuk wakil sah bank kami mengenai kesan penukaran polisi daripada satu penyedia insurans kepada penyedia insurans yang lain atau mengubah jenis pelan insurans kepada yang lain. Sebagai contoh, anda mungkin akan dikenakan syarat-syarat dan peraturan polisi baru atau penyedia insurans baharu.
- **Tempoh Ihsan** – Tempoh ihsan selama empat belas (14) hari dari tarikh premium perlu dibayar dibenarkan untuk pembayaran sebarang premium setelah tahun polisi pertama. Dalam tempoh selama empat belas (14) hari tersebut, kami akan bertanggungjawab jika pada akhir tempoh berkenaan, premium telah dibayar. Jika sebarang premium polisi tidak dibayar sebelum akhir tempoh ihsan, polisi ini akan dianggap telah ditamatkan pada tarikh luput polisi.
- Anda mungkin diperlukan untuk menjalani pemeriksaan kesihatan atau mengemukakan laporan kesihatan kepada kami bagi proses taja jamin.
- **Bayaran Bersama Naik Taraf Bilik dan Makanan** – Anda perlu membayar dua puluh peratus (20%) daripada perbelanjaan layak yang lain jika anda dimasukkan ke hospital pada kadar bilik & makanan yang lebih tinggi daripada manfaat anda yang layak.

- **Bayaran Bersama** (polisi sub-standard sahaja) – Bayaran Bersama ditanggung oleh pemilik polisi dengan syarat perkongsian kos atau terma insurans bersama tidak melebihi dua puluh peratus (20%) daripada perbelanjaan yang boleh dituntut (tidak termasuk Penolakan) bagi setiap hilang upaya.
- **Tinggal di Luar Negara** – Tiada manfaat akan dibayar bagi sebarang rawatan perubatan yang diterima oleh anda di luar Malaysia, jika anda menetap atau mengembara di luar Malaysia selama lebih dari sembilan puluh (90) hari secara berturut-turut.
- **Diskaun Berkumpulan Orang Yang Diinsuranskan** – Sekiranya pemilik polisi membeli polisi untuk beberapa orang yang diinsuranskan yang merupakan ahli-ahli keluarganya, Diskaun Berkumpulan Orang Yang Diinsuranskan akan diguna pakai. Peratus Diskaun Berkumpulan Orang Yang Diinsuranskan bergantung pada jumlah orang yang diinsuranskan seperti dinyatakan dalam Jadual Polisi. Diskaun Berkumpulan Orang Yang Diinsuranskan adalah tidak terkumpul dan sekiranya berlaku perubahan dalam jumlah orang yang diinsuranskan, Diskaun Berkumpulan Orang Yang Diinsuranskan akan diubah semula. Ahli keluarga bermaksud pasangan anda yang sah, ibu bapa dan anak-anak.

Jumlah Orang yang Diinsuranskan (setiap polisi)	Diskaun Premium
1	0%
2	5%
3 dan ke atas	10%

- **Bonus Tanpa Tuntutan** – Selepas pembaharuan polisi ini (dengan syarat pembaharuan tersebut berterusan, polisi tidak pernah luput dalam mana-mana satu (1) tahun tertentu, dan tiada tuntutan dibuat selama tahun perlindungan sebelumnya), Bonus Tanpa Tuntutan sebanyak sepuluh peratus (10%) akan diguna pakai. Bonus Tanpa Tuntutan tidak terkumpul dan sekiranya tuntutan dibuat oleh mana-mana satu anda, Bonus Tanpa Tuntutan akan dilucutkan sepenuhnya.
- **Tempoh Perlindungan dan Pembaharuan** – Anda perlu memperbaharui perlindungan insurans anda dengan membayar premium yang perlu dibayar. Polisi ini boleh diperbaharui atas pilihan pemilik polisi sehingga berlakunya perkara berikut:
 - pada tarikh Jadual Polisi dibatalkan; atau
 - ketika anda meninggal dunia; atau
 - pada tarikh pembaharuan jika anda mencapai had umur maksimum seratus (100) tahun; atau

- pada tarikh pembaharuan atau tarikh tamat tempoh premium, yang mana lebih awal, sekiranya premium yang diperlukan tidak dibayar dalam tempoh empat belas (14) hari dari tarikh tamat polisi.

- **Penarikan Balik Portfolio** – Kami berhak membatalkan portfolio secara keseluruhan jika kami memutuskan untuk menghentikan produk insurans ini. Pembatalan portfolio secara keseluruhan akan diberitahu melalui notis bertulis yang munasabah terlebih dahulu dengan alasan yang sah kepada pemilik polisi dan kami akan menanggung semua polisi hingga ke tarikh tamat tempoh perlindungan dalam portfolio.
- **Kelayakan:**
 - Had Umur: tiga puluh (30) hari hingga enam puluh lima (65) tahun, dan boleh diperbaharui sehingga seratus (100) tahun. Semua umur merujuk kepada umur orang yang diinsuranskan pada hari lahir berikutnya.
 - Orang yang diinsuranskan mestilah warga Malaysia atau bukan warga Malaysia yang mempunyai permit kerja yang sah, permit pelajar, berstatus pemastautin tetap atau status Malaysia Rumah Keduaku (MM2H).
 - Kelas pekerjaan 1, 2 dan 3 sahaja.

Nota: Senarai ini tidak lengkap. Sila rujuk kepada kontrak polisi untuk senarai penuh terma dan syarat yang terdapat di dalam produk ini.

Apakah pengecualian utama di dalam produk ini?

Produk ini tidak melindungi mana-mana penghospitalan, pembedahan atau bayaran yang disebabkan secara langsung, sepenuhnya atau sebahagiannya, oleh mana-mana satu (1) kejadian yang berikut:

Seksyen A – Manfaat Pesakit Dalam & Pembedahan Harian dan Seksyen B – Manfaat Pesakit Luar

- Penyakit Sedia Ada
- Penyakit Tertentu yang berlaku dalam tempoh seratus dua puluh (120) hari pertama perlindungan berterusan
- Tempoh Tangguh tiga puluh (30) hari untuk semua kecuali kecederaan kemalangan
- Kehamilan, melahirkan anak (termasuk kelahiran secara pembedahan), keguguran, menggugurkan kandungan dan jagaan serta pembedahan pranatal atau posnatum
- Wabak dan/atau pandemik

Seksyen C – Manfaat Khas

- Penyakit Sedia Ada
- Peperangan, Perang Saudara
- Bunuh Diri sama ada dalam keadaan siuman atau tidak siuman
- Pembunuhan atau Serangan disebabkan Provokasi

Nota: Senarai ini tidak lengkap. Sila rujuk kepada kontrak polisi untuk senarai penuh pengecualian yang terdapat di dalam produk ini.

Bolehkah saya membatalkan polisi ini?

Anda boleh membatalkan polisi anda pada bila-bila masa dengan memberi notis bertulis kepada kami, dan dengan syarat tiada tuntutan dibuat dalam tahun polisi semasa, pemilik polisi layak menerima bayaran balik premium (sila rujuk kepada kontrak polisi untuk kadar tempoh singkat).

Apa yang perlu saya lakukan jika terdapat perubahan dalam butiran maklumat/peribadi saya?

Adalah penting bagi anda untuk memaklumkan kepada kami tentang sebarang pertukaran dalam maklumat hubungan anda untuk memastikan semua surat-menyurat sampai kepada anda tepat pada masanya. Anda boleh menulis kepada kami menerusi alamat di bawah atau e-melkan kepada kami di callcentre@zurich.com.my

NOTA PENTING:

ANDA HENDAKLAH MEMBACA DAN MEMAHAMI POLISI INSURANS TERSEBUT, DAN BERBINCANG DENGAN WAKIL SAH BANK ATAU MENGHUBUNGI PIHAK PENGINSURANS SECARA TERUS UNTUK MAKLUMAT LANJUT.

Daftarlah untuk Insurans Z-ALLIANCE MEDIWISE Hari Ini!

Untuk keterangan lanjut mengenai cara memohon Insurans Z-ALLIANCE MEDIWISE, kunjungi mana-mana cawangan Alliance Bank, hubungi kami di 03-55169988, atau berbincanglah dengan wakil kami seperti berikut.

Produk ini ditaja jamin oleh:

Zurich General Insurance Malaysia Berhad
201701035345 (1249516-V),

sebuah syarikat yang dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.

IBU PEJABAT

Aras 23A, Mercu 3,
No. 3, Jalan Bangsar, KL Eco City,
59200 Kuala Lumpur, Malaysia
www.zurich.com.my

Produk ini diedarkan oleh

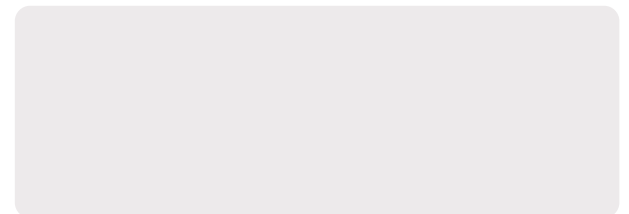
Alliance Bank Malaysia Berhad 198201008390 (88103-W)

IBU PEJABAT

Aras 3, Menara Multi-Purpose, Capital Square,
No. 8, Jalan Munshi Abdullah, 50100 Kuala Lumpur, Malaysia
www.alliancebank.com.my

NOTA: Brosur ini hanya untuk tujuan ilustrasi. Untuk terma dan syarat lebih lengkap, sila rujuk lembaran pendedahan produk dan dokumen polisi.

Sekiranya terdapat percanggahan, kekaburan dan pertikaian dalam menafsir sebarang terma dan syarat, versi Bahasa Inggeris akan digunapakai dan menggantikan versi Bahasa Malaysia.



Bancassurance Z-Alliance Mediwise

Kini Anda Boleh Fokus Kepada Kehidupan Sihat. Ini adalah produk insurans.



Ahli PIDM

Ditaja jamin oleh Zurich General Insurance Malaysia Berhad.

Tertakluk pada Terma dan Syarat.

Manfaat-manfaat yang dibayar di bawah produk ini dilindungi oleh PIDM sehingga had perlindungan. Untuk maklumat lanjut, sila rujuk brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM yang boleh didapati di laman web Zurich General Insurance Malaysia atau di laman web PIDM (www.pidm.gov.my).