

Frequently Asked Questions (FAQs)

1. What is Takaful EZI Term?

Takaful EZI Term is a regular contribution family takaful that can be participated directly from Zurich website that provides benefits upon Death or Total and Permanent Disability (TPD).

2. How do I know if Takaful EZI Term suits me?

This plan is suitable if you are looking for protection coverage with affordable contribution. You should be certain that this plan meets your needs and that the contribution made under this certificate is an amount you can afford throughout the coverage term. Please [click here](#) to find out the coverage amount that suits you.

3. Who is eligible for Takaful EZI Term?

Takaful EZI Term is open to Malaysians between 18 years old and 50 years old (age last birthday).

4. What is the minimum and maximum basic sum covered for Takaful EZI Term?

There are up to 6 plans to choose. The minimum basic sum covered is RM50,000 and the maximum basic sum covered is up to RM500,000 depending on individual's age and gender. Please click 'Get a Quote Now' via [here](#) to find out your eligibility.

5. What is the coverage term of Takaful EZI Term?

There are up to 3 options to choose from; 5 years, 10 years and 15 years depending on individual's age and gender. Please click 'Get a Quote Now' via [here](#) to find out your eligibility.

6. What is the benefit payable upon Death or TPD?

Upon Death or TPD of the Person Covered, basic sum covered (less any indebtedness) will be payable.

7. What are the exclusions under this certificate?

Death benefit

EZI Term shall not cover any Death benefit due to death from suicide within one (1) year from this Certificate Commencement Date or Reinstatement Date, whichever is later, whether the Person Covered is sane or insane.

Total Permanent Disability Benefit

- a) Military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- b) Misuse of drugs and/or alcohol;
- c) Participation in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competitor.

Note: This list is non-exhaustive. Please refer to the certificate documents for full list of exclusions under this certificate.

8. How much is my contribution?

The contribution made is depending on your age band, gender, selected coverage term and coverage amount. The contributions are not guaranteed and we reserve the right to revise contribution rate by notifying the participants at least ninety (90) days before the certificate anniversary date.

9. What is the contribution mode available for Takaful EZI Term?

You may opt for contribution mode in monthly, quarterly, semi-annually or annually.

10. How can I make my contribution?

You can make your contribution by credit card or debit card only.

11. Are the contributions made for Takaful EZI Term entitled to income tax relief?

Yes, the contributions made are entitled to income tax relief in addition to your other family takaful or life insurance plans, subject to the final decision of the Inland Revenue Board of Malaysia (IRB).

12. What are the fees and charges under this plan?

A percentage of your contribution will be charged as Wakalah Fee and remaining of the contribution will be allocated into Participant Risk Investment Account (PRIA) as Tabarru'. Please refer below for more details:

| Certificate Year | % of Contribution | Per Certificate* (RM) |
|-----------------------------|-------------------|-----------------------|
| 1 st | 30 | 50 |
| 2 nd and onwards | 20 | 30 |

**This fee may be vary depending on your contribution mode. Please refer to the Product Disclosure Sheet and certificate documents for full details.*

13. What if I stop making contribution?

All contribution must be made in advance or before the due date. If you stop making contribution, your plan will lapse in fifty (50) days after the last contribution is due.

14. Can I revive my certificate if the certificate is lapsed after fifty (50) days of grace period?

If the contribution remains unpaid at the end of the grace period, the certificate will lapse. Reinstatement of the certificate is allowed within one hundred eighty (180) days from the lapse date and a fee of RM50 is applicable upon reinstatement.

15. Do I need to undergo medical check up to participate in Takaful EZI Term?

No. You are only required to complete a simple health declaration.

- 16. What happens if I mistakenly declared the wrong information?**
When you answer the health questionnaire, you must disclose all relevant facts correctly. We reserve the right to verify the information and declarations provided by you and may void this certificate if incorrect information is provided.
- 17. How can I participate in Takaful EZI Term?**
You can participate through our online channel directly. For further details, please visit our [website](#).
- 18. Can I participate in Takaful EZI Term via Zurich Takaful Wealth Planner?**
No, this product is an online product that is only available via our [website](#).
- 19. How will I know if my participation is successful?**
You will receive a confirmation email if your participation is successful. For further enquiries, please contact Zurich Call Centre at 1-300-888-622 or email us at callcentre@zurich.com.my
- 20. Who should I contact for certificate servicing and enquiries after I participate in this plan?**
For assistance and enquiries, please contact our Call Centre at 1-300-888-622 or email to us at callcentre@zurich.com.my
- 21. Should I do a nomination?**
Yes. You are advisable to do a nomination. The nomination form is available at our [website](#).
- 22. Where can I view my certificate?**
You may login to Customer Portal - [MyZurichLife](#) for more information.
- 23. Can I amend the coverage amount or change plan?**
Once your coverage begins, you cannot amend coverage amount or change to another plan during the certificate term.
- 24. Can I cancel my certificate?**
You may cancel your certificate by submitting a written request to us. If the certificate is cancelled within fifteen (15) days free-look period from the date of delivery of the certificate, Zurich Takaful Malaysia Berhad shall return the contribution made, less any medical fee incurred.
- If you choose to cancel this certificate after the free-look period, you will only be covered under this certificate until the date the next contribution becomes due. No cash value will be payable and no contribution made will be refunded.
- 25. Can I surrender my certificate and will there be a surrender value?**
You may surrender your certificate but there will be no surrender value. Upon surrender, this plan will cease.

26. How do I make a claim?

You may submit your claims at any Zurich Takaful branches together with the required documents as stated in our website. Please [click here](#) for detailed claim management procedures and required documents.

27. How can I check my claim status or further clarify any doubts regarding the claim decision?

You may check your claim status through:

- Contact our Call Centre at 1-300-888-622
- Drop us an email at callcentre@zurich.com.my

28. Under what circumstances will my certificate be terminated?

Your certificate terminates automatically (whichever comes first):

- Expiry of the basic term plan (5 years, 10 years or 15 years); or
- Death or TPD of the Person Covered; or
- At the request of the Applicant / Owner; or
- Certificate is surrendered or lapsed.

For more information and assistance on **Takaful EZI Term**, please contact our **Zurich Call Centre** at **1-300-888-622** or email us at callcentre@zurich.com.my



The benefits payable are protected by PIDM up to limits. Please refer to [PIDM TIPS brochure](#) or contact Zurich Takaful Malaysia Berhad or PIDM (visit www.pidm.gov.my).

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