

COVID-19 BUSINESS ASSISTANCE PROGRAMME TERMS & CONDITIONS

This Programme is provided by Zurich General Insurance Malaysia Berhad and Zurich General Takaful Malaysia Berhad (hereafter referred as 'Zurich General Malaysia') to all customers who are covered under any of the eligible products. For the purposes of this Terms & Conditions, 'Customer(s)' shall refer to the business, company or association that is named as Policyholder/Certificate holder in the policy/certificate document.

This **COVID-19 Business Assistance Terms & Conditions** stipulate the requirements and eligibility criteria to entitle for the cover.

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| Benefits | <p>Coverage I: In the event of a confirmed positive COVID-19 case among any of the customer's employees, the customer can claim the following expenses.</p> <ul style="list-style-type: none"> Disinfection of the customer's premise COVID-19 Test for employees (including both infected and non-infected employees who carried out COVID-19 test) <p>Coverage II: In the event of a death of customer's employees medically diagnosed due to COVID-19, the customer can claim a lump sum payment of RM500 per employee.</p> <p>The claims payment for each customer for both Coverage I and Coverage II under this Programme is subject to a maximum combined value of RM 5,000.</p> <p><i>Premise is defined as the customer's location of risk as stated in the Eligible policies/certificates with Zurich General Malaysia. COVID-19 Test is defined as the COVID-19 screening and/or diagnostic test administered in any hospital, clinic, or offsite locations in Malaysia but with the test carried out by a medical practitioner.</i></p> |
| Eligibility | <p>This Programme is applicable to all existing and new customers who are covered under the following products: -</p> <ol style="list-style-type: none"> Z-One & Z-Flexi Business Insurance & Takaful Optimuz and Takaful Optimuz Z-Alliance Biz Protect Insurance Fire & Essential Fire Insurance & Takaful Foreign Worker Personal Accident Insurance & Takaful ("FWPA") - Coverage II Only Foreign Worker Hospitalization & Surgical Insurance & Takaful ("FWHS") - Coverage II Only |
| Coverage Period | <p>The coverage period of this Programme is based on incident date which occurred between the Campaign Period or until the RM 2 million fund is fully redeemed. The coverage is provided on a goodwill basis and Zurich General reserves the right to terminate this Programme or amend the terms and conditions from time to time by giving a notice on Zurich's website.</p> <p><i>Incident date: -</i> <i>Coverage I – The date where the employee is a confirmed positive COVID-19 case</i> <i>Coverage II – The date of employee's death due to COVID-19</i></p> <p><i>Campaign Period: -</i> <i>FWPA & FWHS – between 1 January 2022 and 31 December 2022</i> <i>Other eligible products – between 27 September 2021 and 31 December 2022</i></p> |
| Terms and Conditions | <ol style="list-style-type: none"> The customer must own at least one (1) eligible policy/ certificate, where the policy/certificate must be effective prior to or within the campaign period and stay in-force during claims period. The premium/contribution of the eligible policy/certificate must be fully paid during claims period. The fund is based on claims submitted on a "first-come-full documents-first served" basis. Claims must be submitted within 14 days from the incident date. Prior to any benefit payments, claimant will be required to furnish satisfactory proof of evidence for Zurich General Malaysia's claim assessment purpose. All approved claims will be paid on a reimbursement basis for Coverage I and on a lump-sum basis for Coverage II. |

COVID-19 BUSINESS ASSISTANCE PROGRAMME

FREQUENTLY ASKED QUESTIONS (FAQ)

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| 1 | <p>What is the COVID-19 Business Assistance Programme?</p> <p>The COVID-19 Business Assistance Programme ('Programme') is a special arrangement by Zurich General Insurance Malaysia Berhad (ZGIMB) and Zurich General Takaful Malaysia Berhad (ZGTMB) (hereafter referred as 'Zurich General Malaysia') to provide RM 2 million goodwill coverage on COVID-19 for all customers who are covered under the eligible products.</p> |
| 2 | <p>Who are eligible for this Programme?</p> <p>This Programme is open to all existing and new customers who are covered under the following products:</p> <ol style="list-style-type: none"> 1. Z-One & Z-Flexi Business Insurance & Takaful 2. Optimuz and Takaful Optimuz 3. Z-Alliance Biz Protect Insurance 4. Fire & Essential Fire Insurance & Takaful 5. Foreign Worker Personal Accident Insurance & Takaful ("FWPA") - Coverage II Only 6. Foreign Worker Hospitalization & Surgical Insurance & Takaful ("FWHS") - Coverage II Only |
| 3 | <p>What are the benefits under this Programme?</p> <p>Coverage I: In the event of a confirmed positive COVID-19 case among any of the customer's employees, the customer can claim the following expenses.</p> <ul style="list-style-type: none"> • Disinfection of the company's premise • COVID-19 Test for employees (including both infected and non-infected employees who carried out COVID-19 test) <p>Coverage II: In the event of a death of customer's employees medically diagnosed due to COVID-19, the customer can claim a lump sum payment of RM500 per employee.</p> <p>The claims payment for each customer for both Coverage I and Coverage II under this Programme is subject to a maximum combined value of RM 5,000.</p> |
| 4 | <p>What is the coverage period of this Programme?</p> <p>The coverage period of this Programme is based on incident date which occurred between the Campaign Period or until the RM 2 million fund is fully redeemed. Campaign Period is defined as: -</p> <ul style="list-style-type: none"> • FWPA & FWHS – between 1 January 2022 and 31 December 2022 • Other eligible products – between 27 September 2021 and 31 December 2022 |
| 5 | <p>What is incident date?</p> <p>Incident date means the first date on which the incident occurred on. For example, Coverage I – Date where employee is a confirmed positive COVID-19 case Coverage II – Date of employee's death due to COVID-19</p> |
| 6 | <p>Do I have to pay any additional premium / contribution?</p> <p>No, there is no additional premium/ contribution that you need to pay.</p> |
| 7 | <p>Do I need to sign up for this Programme?</p> <p>No. You will be automatically enrolled in this Programme if you have any of eligible products.</p> |
| 8 | <p>Is there a waiting period for this Programme for the policy / certificate that I just sign up?</p> <p>No. There is no waiting period for this Programme.</p> |

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| 9 | <p>Will claim under this Programme reduce any of the policy/ certificate benefit limit?</p> <p>No, any claim from this Programme will NOT reduce any of the policy/ certificate benefit limit.</p> |
| 10 | <p>Can I make two (2) times reimbursement under this Programme if I am covered with both eligible plans from ZGIMB and ZGTMB?</p> <p>No. You can submit the claim either to ZGIMB or ZGTMB.</p> |
| 11 | <p>Can I make multiple claims during the policy/ certificate in-force period?</p> <p>No, for the disinfection of customer's premises. Each customer is entitled to one claim only. Yes, for the COVID-19 test and COVID-19 death benefit, each customer is entitled to multiple claims but subject to one claim per employee for each benefit.</p> |
| 12 | <p>How does this Programme work?</p> <p>In order to claim, your policy/ certificate must be in force upon claim submission and the incident must occur between the Campaign Period. This fund is based on claims submitted on a "first-come-first served" basis with complete documentations provided and the claims must be submitted within 14 days from the 1st day of the incident date. Please refer to examples below.</p> |
| 12 (i) | <p>Example 1a: Employee of the customer is infected with COVID-19 and disinfection of premises is required. Claim within 14 days from the 1st day of incident date.</p> <div style="display: flex; align-items: center; justify-content: space-around;"> <div style="text-align: center;"> <p>30th Jan 2022</p> <p>▲</p> <p>1st day of confirmed case</p> </div> <div style="text-align: center;"> <p>5th Feb 2022</p> <p>▲</p> <p>Disinfection of premise date</p> </div> <div style="text-align: center;"> <p>10th Feb 2022</p> <p>▲</p> <p>Submit claim to Zurich With full documentation</p> </div> <div style="border: 1px solid black; padding: 5px; background-color: #e6f2ff;"> <p>Claim submission is accepted as it is within the 14 days from 1st day of incident date</p> </div> </div> <p>Example 1b: Employee of the customer is infected with COVID-19 and disinfection of premises is required. submitted after 14 days from the 1st day of incident date.</p> <div style="display: flex; align-items: center; justify-content: space-around;"> <div style="text-align: center;"> <p>30th Jan 2022</p> <p>▲</p> <p>1st day of confirmed case</p> </div> <div style="text-align: center;"> <p>5th Feb 2022</p> <p>▲</p> <p>Disinfection of premise date</p> </div> <div style="text-align: center;"> <p>25th Feb 2022</p> <p>▲</p> <p>Submit claim to Zurich With full documentation</p> </div> <div style="border: 1px solid black; padding: 5px; background-color: #e6f2ff;"> <p>Claim submission is declined as it has exceeded the 14 days from 1st day of incident date</p> </div> </div> |
| 12 (ii) | <p>Example 2a: Employee of the customer is infected with COVID-19 and both infected and non-infected employees are required to carry out test. Claim within 14 days from the 1st day of incident date.</p> <div style="display: flex; align-items: center; justify-content: space-around;"> <div style="text-align: center;"> <p>30th Jan 2022</p> <p>▲</p> <p>1st day of confirmed case</p> </div> <div style="text-align: center;"> <p>5th Feb 2022</p> <p>▲</p> <p>COVID-19 test date</p> </div> <div style="text-align: center;"> <p>10th Feb 2022</p> <p>▲</p> <p>Submit claim to Zurich With full documentation</p> </div> <div style="border: 1px solid black; padding: 5px; background-color: #e6f2ff;"> <p>Claim submission is accepted as it is within the 14 days from 1st day of incident date</p> </div> </div> <p>Example 2b: Employee of the customer is infected with COVID-19 and both infected and non-infected employees are required to carry out test. Claim after 14 days from the 1st day of incident date.</p> <div style="display: flex; align-items: center; justify-content: space-around;"> <div style="text-align: center;"> <p>30th Jan 2022</p> <p>▲</p> <p>1st day of confirmed case</p> </div> <div style="text-align: center;"> <p>5th Feb 2022</p> <p>▲</p> <p>COVID-19 test date</p> </div> <div style="text-align: center;"> <p>25th Feb 2022</p> <p>▲</p> <p>Submit claim to Zurich With full documentation</p> </div> <div style="border: 1px solid black; padding: 5px; background-color: #e6f2ff;"> <p>Claim submission is declined as it has exceeded the 14 days from 1st day of incident date</p> </div> </div> |

| 12 (iii) | <p>Example 3a: Employee of the customer is dead due to COVID-19. Claim within 14 days from the 1st day of incident date.</p> <div style="text-align: center;"> </div> <p>Example 3b: Employee of the customer is dead due to COVID-19. Claim after 14 days from the 1st day of incident date.</p> <div style="text-align: center;"> </div> | | | | | | | | |
|---------------------------------------|--|---------|---------------------------------|---------------------------------------|--|-------------------|--|---------------------|--|
| 13 | <p>Am I entitled to claim from the Programme if my employee's COVID-19 test shows a negative result?</p> <p>Yes, you're eligible to claim from the Programme regardless of the test results.</p> | | | | | | | | |
| 14 | <p>Can I claim from the Programme if the COVID-19 test is conducted by my employee at home?</p> <p>No, this Programme does not cover the costs associated with home/self-tests for COVID-19.</p> | | | | | | | | |
| 15 | <p>How do I make a claim?</p> <p>Please email the complete claim documents to fnol@zurich.com.my and submit the original claim documents to Zurich HQ.</p> <p>Zurich General Insurance Malaysia Berhad/ Zurich General Takaful Malaysia Berhad Attention: General Claims (Non-Motor) Level 23A, Mercu 3, No.3, Jalan Bangsar, KL Eco City 59200 Kuala Lumpur, Malaysia</p> | | | | | | | | |
| 16 | <p>What are the documents needed to submit a claim?</p> <table border="1" data-bbox="228 1344 1433 1809"> <thead> <tr> <th>Benefit</th><th>Additional Document(s) required</th></tr> </thead> <tbody> <tr> <td>i. Disinfection of Company's premises</td><td> <ul style="list-style-type: none"> - Original Disinfection bills and receipts of the Company's premise - Covid-19 laboratory report of the infected employee - Salary slip of the infected employee - Electronic Fund Transfer Form completed by Company </td></tr> <tr> <td>ii. COVID-19 test</td><td> <ul style="list-style-type: none"> - Covid-19 laboratory report of infected or non-infected employee - Covid-19 original medical bill & receipt of infected or non-infected employee - Salary slip of the infected or non-infected employee - Electronic Fund Transfer Form completed by Company </td></tr> <tr> <td>iii. COVID-19 death</td><td> <ul style="list-style-type: none"> - Copy of Death certificate - Salary slip of the deceased - Electronic Fund Transfer Form completed by Company </td></tr> </tbody> </table> <p>Zurich General reserves the right to request for further information/ documents if deemed necessary.</p> | Benefit | Additional Document(s) required | i. Disinfection of Company's premises | <ul style="list-style-type: none"> - Original Disinfection bills and receipts of the Company's premise - Covid-19 laboratory report of the infected employee - Salary slip of the infected employee - Electronic Fund Transfer Form completed by Company | ii. COVID-19 test | <ul style="list-style-type: none"> - Covid-19 laboratory report of infected or non-infected employee - Covid-19 original medical bill & receipt of infected or non-infected employee - Salary slip of the infected or non-infected employee - Electronic Fund Transfer Form completed by Company | iii. COVID-19 death | <ul style="list-style-type: none"> - Copy of Death certificate - Salary slip of the deceased - Electronic Fund Transfer Form completed by Company |
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| 17 | <p>How do I find out more about this Programme?</p> <p>If you have further enquiries on COVID-19 Business Assistance Programme, please contact us at 1-300-888-622 or email to callcentre@zurich.com.my</p> | | | | | | | | |