

COVID-19 RELIEF FUND 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 own any of the eligible plans. For the purposes of this Terms & Conditions, 'Customer(s)' shall refer to the Insured Persons/ Person Covered named in the policy/certificate document.

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

Benefits	<p>Zurich General Malaysia will provide reimbursement for Medically Necessary* expenses resulting from hospitalisation due to COVID-19 at any private hospitals in Malaysia under category 3, 4 or 5, in accordance with the terms and conditions stated in this document.</p> <ul style="list-style-type: none"> Up to RM10,000 for Category 3 COVID-19 patient Up to RM15,000 for Category 4 COVID-19 patient Up to RM25,000 for Category 5 COVID-19 patient <p><i>*Medical Necessary shall mean a medical service which is:</i></p> <ol style="list-style-type: none"> consistent with the diagnosis and customary medical treatment for a covered event; in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits; not for You or the Physician's convenience, and unable to be reasonably rendered out of Hospital (if admitted as an inpatient); not of an experimental, investigational or research nature, preventive, or screening nature; and for which the charges are fair and reasonable and customary for the treatment.
Eligibility	<p>This Programme is applicable to all existing and new customers who are covered under individual and family plan of : -</p> <ul style="list-style-type: none"> Personal Sentinel Version 3 Plus and/or Personal Sentinel Version 3 Plus Takaful ("PSV3 Plus") or Z-MedProtect and/or Z-MedProtect Takaful ("Z-MedProtect")
Coverage Period	<p>Based on date of hospitalisation at a private hospital during the Campaign Period or until the RM1mil 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>Campaign Period: -</i> <i>PSV3 Plus – between 15 September 2021 and 31 December 2022</i> <i>Z-MedProtect – between 1 Jan 2022 and 31 December 2022</i></p>
Terms and Conditions	<ol style="list-style-type: none"> Guarantee letter will not be issued for hospitalisation due to COVID-19. Customer will be required to pay for the medical expenses and submit the claim on a reimbursement basis. A waiting period of 30 days applies from new inception date or reinstatement date of the policy/ certificate, whichever is later (applicable to new applicants or reinstatement of lapsed policies/certificates only) The policy/ certificate must be in force upon diagnosis, hospitalisation due to COVID-19 and upon claim submission. Any medical treatments received from overseas due to COVID-19 is not eligible under this Programme. Claims must be submitted within 90 days from the hospitalisation date. Prior to any benefit payments, claimant will be required to furnish satisfactory proof of evidence on medical expenses for Zurich General Malaysia's claim assessment purpose. Zurich General Malaysia shall follow the guidelines defined by Kementerian Kesihatan Malaysia in assessing and identifying the clinical category of the COVID-19 patient. Each Eligible Customer is entitled to one claim only per Insured Person or Person Covered under this Programme.

COVID-19 RELIEF FUND

FREQUENTLY ASKED QUESTIONS (FAQ)

1.	<p>What is the COVID-19 Relief Fund Programme?</p> <p>The COVID-19 Relief Fund 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 1million goodwill coverage on COVID-19 for all customers who own Personal Sentinel Version 3 Plus and/or Personal Sentinel Version 3 Plus Takaful ("PSV3 Plus") and/or Z-MedProtect and/or Z-MedProtect Takaful ("Z-MedProtect").</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 PSV3 Plus and/or Z-MedProtect.</p>
3.	<p>What are the benefits under this Programme?</p> <p>Reimbursement of the Reasonable and Customary Charges* incurred for Medically Necessary treatments received when hospitalised due to COVID-19 at any private hospitals in Malaysia under category 3, 4 or 5 during the Coverage Period. The limit is up to RM10,000, RM15,000 and RM25,000 for Category 3,4 and 5, respectively.</p> <p><i>*REASONABLE AND CUSTOMARY CHARGES shall mean charges for medical care which is Medically Necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individual of the same gender and of comparable age for a similar sickness, disease or illness and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting your medical condition.</i></p>
4.	<p>What is the meaning of Medically Necessary?</p> <p>Medically Necessary shall mean a medical service which is:</p> <ol style="list-style-type: none"> consistent with the diagnosis and customary medical treatment for a covered event; in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits; not for you or the physician's convenience, and unable to be reasonably rendered out of hospital (if admitted as an inpatient); not of an experimental, investigational or research nature, preventive, or screening nature; and for which the charges are fair and reasonable and customary for the treatment.
5.	<p>What is the coverage period of this Programme?</p> <p>The coverage period of this Programme is based on hospital admission date during the Campaign Period or until the RM1mil fund is fully redeemed. Campaign Period is defined as: -</p> <ul style="list-style-type: none"> PSV3 Plus – between 15 September 2021 and 31 December 2022 Z-MedProtect – between 1 Jan 2022 and 31 December 2022
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 PSV3 Plus and/or Z-MedProtect.</p>
8.	<p>Is there a waiting period for this Programme for the policy / certificate that I just sign up?</p> <p>There is no waiting period if you are an existing customer with an in-force PSV3 Plus and/or Z-MedProtect policy/certificate during the coverage period.</p> <p>However, if you are applying the PSV3 Plus and/or Z-MedProtect product as a new policy/certificate or if you are reinstating your policy/certificate that has been lapsed but still within the grace period for reinstatement, a waiting period of 30 days shall apply for this programme.</p>

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>If I am hospitalized overseas due to COVID-19, can I still be eligible to claim under reimbursement basis?</p> <p>No, this Programme is only for admission to the private hospitals in Malaysia.</p>
11.	<p>Will there be any guarantee letter issued if I am being hospitalised due to COVID-19?</p> <p>No, guarantee letter will not be issued and cashless facility will not be applicable. Any claim from this Programme will be paid solely on a reimbursement basis. This means you need to pay the bills first, then submit the claims for reimbursement.</p>
12.	<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>
13.	<p>If I am admitted for other conditions that are not related to COVID-19 and subsequently becomes COVID-19 positive, is cashless facility available for the entire hospitalisation?</p> <p>If you are admitted for conditions covered under PSV3 Plus and/or Z-MedProtect that are not related to COVID-19 and subsequently becomes COVID-19 positive, the cashless facility under your PSV3 Plus and/or Z-MedProtect continues to be available for conditions covered under your plan. However, all Reasonable and Customary Charges related to medically necessary treatment for the COVID-19 infection will only be covered on a reimbursement basis.</p>
14.	<p>I was hospitalised due to COVID-19 prior to 15th September 2021. Can I submit reimbursement for such hospitalisation under this Campaign?</p> <p>No. This Campaign starts from 15 September 2021, and it is for hospitalisation due to COVID-19 that happened on or after 15 September 2021.</p>
15.	<p>How does this Programme work?</p> <p>In order to claim this reimbursement, your policy/ certificate must be in force upon hospitalisation due to COVID-19 and upon claim submission. The claim must be submitted within 90 days from the 1st day of hospitalisation. Please refer to examples below where customer is diagnosed with positive COVID-19 under clinical category 3/4/5 and is admitted to private hospital.</p> <p>Example 1: Claim within 90 days from the 1st day of hospitalisation.</p> <div style="text-align: center;"> </div> <p>Example 2: Claim submitted after 90 days from the 1st day of hospitalisation.</p> <div style="text-align: center;"> </div>

16.	<p>Can I submit a claim under this Programme if I am quarantined in a hospital, quarantine centre, or makeshift hospital for COVID-19 infection?</p> <p>No, claims for quarantine are not payable under this Programme.</p>
17.	<p>If I own PSV3 Plus or Z-MedProtect policy/certificate that was purchased by my company, will I be entitled to this Programme?</p> <p>No, this Programme is applicable to individual and family plan purchased by Individual customers only. Please refer to sample below.</p> <p>Example 1: Ali purchased PSV3 Plus and/or Z-MedProtect for himself. Ali is the policy/certificate holder as well as the insured person/person covered. Therefore, Ali is entitled for this Programme</p> <p>Example 2: Ali purchased PSV3 Plus and/or Z-MedProtect for his parents. Ali is the policy/certificate holder whereby his parents are the insured persons/person covered. Only his parents are entitled for this Programme</p> <p>Example 3: Company ABC purchased PSV3 Plus and/or Z-MedProtect for Maria, the employee. Company ABC is the policy/certificate holder whereby Maria is the insured person/person covered. In this case, neither Company ABC nor Maria is entitled for this Programme.</p>
18.	<p>How do I make a claim?</p> <p>Please email complete claim documents to covid19.paclaim@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 to: General Claims Department - AHWC Level 23A, Mercu 3, No.3, Jalan Bangsar, KL Eco City 59200 Kuala Lumpur, Malaysia</p>
19.	<p>What are the documents needed to submit a claim?</p> <p>You are required to submit:</p> <ol style="list-style-type: none"> 1. Medical Claim Form (ZGIMB – Click Here, ZGTMB – Click Here) 2. Original Hospital Bill(s), Itemized Detailed Bill(s) & Receipt(s) 3. Copy of Claimant's NRIC / Passport / Residence Card 4. Copy of MRI, X-Ray, CT scan, HPE & other radiology / lab records & other relevant reports (if any) 5. Pre-Authorization Form (ZGIMB – Click Here, ZGTMB – Click Here) 6. Hospital Discharge Summary <p>Zurich General reserves the right to request for further information/ documents if deemed necessary.</p>
20.	<p>How do I find out more about this Programme?</p> <p>Please contact your Agent/Dealer or contact us at 1300 888 622 or email to callcentre@zurich.com.my</p>