

Affordable protection for every family.



Life is full of uncertainties, but protecting your loved ones should not be left to chance. With **Zurich Tenang Care**, you can enjoy peace of mind from as low as RM33 annually. This yearly renewable group term takaful protection plan offers death and accidental death benefits with guaranteed acceptance, with no medical check-up required. Choose from five different plans to suit your needs and budget. Whether you are just starting out or looking to strengthen your family's safety net, **Zurich Tenang Care** makes protection easy and accessible.

A Plan That Cares for You and Your Loved Ones



Comprehensive Protection Tailored to Your Needs

Your coverage goes beyond just you. It is designed to protect what matters most. In the event of death or accidental death, your loved ones will receive a lump sum payout to help ease their financial burden. Plus, this plan also extends accidental death protection to one of your family members, either your spouse or child, helping you to navigate through life's uncertainties with a little extra support.

Cause of Death	From Effective Date of Certificate	Basic	Standard	Plus	Premium	Elite
Death (Natural Causes)	1 st – 4 th month	Refund of the contribution made				
	5 th month onwards	RM10,000	RM15,000	RM20,000	RM30,000	RM40,000
Accidental Death	1 st month onwards	RM10,000	RM15,000	RM20,000	RM30,000	RM40,000
Accidental Death in Public Transport (Pays in addition to Death Benefit)	1 st month onwards	RM10,000	RM15,000	RM20,000	RM30,000	RM40,000
Family Accidental Death	1 st month onwards	RM1,000	RM1,500	RM2,000	RM3,000	RM4,000

Note: Family Accidental Death Benefit is applicable for one (1) family member of the Person Covered, per certificate and is only payable once per lifetime of the person covered.



Hassle Free with Guaranteed Acceptance

Designed for anyone aged 18 to 59 years old, it comes with guaranteed acceptance without any medical check-up. The application process is simple and hassle-free. It is protection made easy, so you can focus on what truly matters.



Coverage That Fits Your Budget

True protection should be within everyone's reach. With affordable contributions, this plan allows you to get covered without compromising your financial comfort. You may refer to the contribution table below for details on the annual contribution.

Age	Annual Contribution				
	Basic	Standard	Plus	Premium	Elite
18 to 40 years old	RM33	RM50	RM66	RM99	RM132
41 to 50 years old	RM69	RM104	RM138	RM207	RM276
51 to 59 years old	RM173	RM260	RM346	RM519	RM692

Note: Entry age above 55 years old is for renewal cases only.

Frequently Asked Questions (FAQ)

1 What are the fees and charges for Zurich Tenang Care?

Fees and Charges	Description
Wakalah Fee	This charge covers expenses for managing the takaful business, including remunerations to our Wealth Planner.
Tabarru'	Tabarru' charges are not guaranteed and based solely on the Person Covered's attained age at last birthday and the plan selected.

2 Is the contribution for this plan eligible for income tax relief?

Yes, the contribution made is entitled to personal tax relief, subject to the final decision of the Inland Revenue Board of Malaysia (IRB).

3 What are the major exclusions for Zurich Tenang Care?

Zurich Tenang Care does not cover the events listed below. Please note that this is not exhaustive. Please refer to the Certificate for a comprehensive list.

Death Benefit

The Death Benefit shall not be payable in the event of death of a Person Covered, due to suicide, while sane or insane, within the first twelve (12) months from the Certificate of Takaful's Effective Date. Our liability shall be limited to a refund of the total contribution made, less any amount due to Us.

Accidental Death In Public Transport Benefit / Family Accidental Death Benefit

No benefit shall be payable in the event of any accidental death arising directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- violation or attempted violation of the law or resistance to arrest; or
- hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound); or
- entering, operating or servicing, ascending or descending from or with any aerial device or conveyance except while the Person Covered is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or on an unscheduled commercial flight or military air transport.

Important Notes

- Zurich Takaful Malaysia Berhad is licensed under the Islamic Financial Services Act (IFSA) 2013 and regulated by Bank Negara Malaysia. Zurich Takaful Malaysia Berhad is required to strictly comply with Shariah and regulatory requirements.
- This is a Takaful product, designed in line with Shariah principles.
- You have a grace period of 31 days from the contribution due date to make a contribution payment to the certificate. If no contribution is made within the grace period, your certificate will lapse. However, the certificate will remain in force during the grace period.
- You may surrender your certificate at any point of time. There will be no cash value and the coverage will continue until end of the coverage term or the next contribution due date. Thereafter, the certificate shall be terminated.
- All contributions and fees shown in this document may be subject to tax or other government levies.
- You should satisfy yourself that this plan can best serve your needs and that the contribution made under this certificate is an amount that you can afford.
- If the certificate is cancelled within 15 days free-look period from the date of delivery of the certificate, the full contribution made will be refunded, less any medical fees incurred.
- The waiting period is applicable only at the inception of the certificate and not upon renewal.
- The information contained in this flyer is subject to change without prior notice.
- The English version shall prevail in the event of any dispute or ambiguity arising from the translation to Bahasa Malaysia.
- This flyer contains only a brief description of the product and is not exhaustive. It is recommended that you read this together with the Product Disclosure Sheet to know more about the product. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the Certificate. Alternatively, you may contact one of our Intermediaries for more information.

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).

For more information and assistance on **Zurich Tenang Care**, please contact our **Zurich Call Centre** at **1300-888-622** or email us at callcentre@zurich.com.my