4th January 2021

Multi-Product Discount - launched today!

Dear Esteemed Agents / Distributors / Partners,

Thank you for placing your continued trust and confidence in Zurich to meet our customers' needs. We are pleased to inform you that we have developed a Multi-Product Discount feature for our existing individual policyholders. With this feature, participants will be entitled to additional discount(s) when they purchase other Personal Lines insurance product(s) from us. This is an initiative to further understand the needs of our existing customer base and increase customer loyalty through increase in renewal ratios and cross-sell/upsell other products/ services to them.

The basic rule for a customer to be eligible for the Multi-Product Discount, is to have an existing product hereinafter defined below, as **Base Product**, whereupon to the customer will then be entitled to discounts on **Eligible Product(s)**.

The **Base Product** shall mean all individual annual products being offered currently such as:

- Personal Accident
- Travel (Annual only)
- Medical
- Motor PAC
- Private Car Motor
- Motorcycle
- Houseowner/Householder
- Personal Golf
- Other General Accident individual products

The **Eligible Products** shall mean individual Personal Lines insurance products which customers are entitled to receive the discount. The following are the current Eligible Products:

- Personal Sentinel Version 3 Plus
- Z-Drive Assist
- Z-HomeProtect (applicable to Section 2 – Content Cover only)

The good news is that, to be eligible for the Multi-Product Discount, there is no minimum premium applied on the **Base Product**. Customers just need to have:

a) At least 1 existing in-force Base Product at the time of issuance/quotation, with a minimum period insured for 1 year.
b) Same customer unique ID, which is NRIC, old IC, Army identity and other similar identification numbers.

The discount level will be granted based on the number of in-force Base Products and below is the table illustrating the discount levels:

No of In-force Base Product	Percentage of Discount on Eligible Product
0	0%
1	5%
2 or more	10%

For more details, please refer to the attached Multi-Product Discount Terms & Conditions and Frequently Asked Questions (FAQ).

Should you have further queries, please do not hesitate to contact our marketing personnel at the respective branches.

Stay safe, while you continue to service our customers!
#WeAreInThisTogether

Thank you.

Warmest Regards,

Foo Chuen Hou
Chief Distribution Officer
Zurich General Insurance Malaysia Berhad