

# DIRECT - Z Basic

Zurich's first direct purchase insurance product

**DIRECT - Z Basic is your solution to an affordable and fuss-free insurance plan. Stand to enjoy great savings as you save on your premiums by purchasing directly from Zurich\*.**

## Product features

- Term life insurance plan with Accelerated Total and Permanent Disability (TPD) coverage with 3 coverage options<sup>1</sup>
  - a. 5 years renewable
  - b. 20 years non-renewable
  - c. Up to 65 age next birthday
- Minimum sum assured SGD50,000
- Maximum sum assured SGD400,000
- For individuals between 19 to 65 age next birthday<sup>2</sup>
- Option to enhance your coverage with **Accelerated CI Rider** - receive a full lump-sum payout upon diagnosis of any of the 30 critical illnesses

**To purchase DIRECT - Z Basic, call 6534 8988 or visit [zurich.com.sg/direct-z-basic](https://zurich.com.sg/direct-z-basic) for more details!**

## Important information

1. For 5 and 20-year policy terms, the life assured can be covered up to 85 age next birthday for death and terminal illness, and up to 65 age next birthday for TPD and critical illness.
2. For option c, "Up to 65 age next birthday", the maximum entry age is 60 age next birthday.

DIRECT - Z Basic is underwritten by Zurich Life Insurance (Singapore) Pte. Ltd., and is a direct purchase insurance product which is sold without any financial advice.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid. This is not a contract of insurance. The precise terms and conditions of the policy are specified in the General Conditions and Special Conditions.

Buying life insurance products that are not suitable for you may impact your ability to finance your future insurance needs. A product summary is available and may be obtained from Zurich Life Insurance (Singapore) Pte. Ltd.

You should read the product summary before deciding whether to purchase the policy.

The above is for your information only and does not have any regard to your specific investment objectives, financial situation and any of your particular needs.

Zurich Life Insurance (Singapore) Pte. Ltd. is licensed by Monetary Authority of Singapore to conduct life insurance business in Singapore, is a Member of the Life Insurance Association of Singapore, and a Member of the Singapore Financial Dispute Resolution Scheme.

This information is correct as of April 2015 and may be subject to change.

Zurich Life Insurance (Singapore) Pte. Ltd.  
Registered Office: Singapore Land Tower #29-05,  
50 Raffles Place, Singapore 048623  
Registered in Singapore: No. 201027348R  
Tel: +65 6240 6088 Fax: +65 6534 4594 [www.zurich.com.sg](http://www.zurich.com.sg)

Zurich Life Insurance (Singapore) Pte. Ltd. is part of the Zurich Insurance Group which has a representation in more than 170 countries.



**ZURICH**<sup>®</sup>