

Partner Guide

Online Distribution Specifications

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1. Introduction

1.1 Purpose

The purpose of this document is to guide Zurich’s intermediaries on the requirement for microsite or API implementation for GI & GT.

2. Website Requirements

2.1 Disclosure & Consent

- For ZGIMB API Implementation, to include the statement **“Please read this Product Disclosure Sheet for more information about the product and take note of your Duty of Disclosure before proceeding.” Alternatively, you may visit Zurich branches for your coverage needs**

- Example:



Important: Please read this [Product Disclosure Sheet](#) for more information about the product and take note of your [Duty of Disclosure](#), before proceeding.
Alternatively, you may visit Zurich branches for your coverage needs

- For ZGTMB API Implementation, to include the statement **“Please read this Product Disclosure Sheet for more information about the product and take note of your Duty of Disclosure and Zurich’s Treatment of Small Amount [i] before proceeding.” Alternatively, you may visit Zurich branches for your coverage needs**

- Example:



Important: Please read this [Product Disclosure Sheet](#) for more information about the product and take note of your [Duty of Disclosure](#) and [Zurich’s Treatment of Small Amount \[i\]](#) before proceeding.
Alternatively, you may visit Zurich branches for your coverage needs

- To comply with BNM Guidelines on Fair Treatment of Consumers (FTC). Refer to the attached FTC guideline FTFC_PD_028_103.pdf
- To ensure the Product Disclosure Sheet (PDS) is made available before/during point of sales.
- To obtain confirmation from the customer, they’ve read the PDS before concluding the sales/payment.
- To obtain confirmation from the customer on their Duty of Disclosure, PDPA -Consent of Data Use for Future Marketing.
- For customer consent on marketing purpose by Zurich 3rd party, please ensure customers are given a choice (i.e. not forced) and the checkbox should never be defaulted ticked.
- To use standardised wording and documents from Zurich per the table below.

Item	ZGIMB	ZGTMB
Product Disclosure Sheet Link	https://www.zurich.com.my/-/media/project/zwp/malaysia/docs/insurance-products/product-disclosure-sheets/zgimb-motor-insurance-pds-eng-ho.pdf *For non-Motor, please request PDS document from your respective marketer.	https://www.zurich.com.my/-/media/project/zwp/malaysia/docs/takaful-products/product-disclosure-sheets/zgtmb-motor-takaful-eng-bm.pdf *For non-Motor, please request PDS document from your respective marketer.

Duty of Disclosure Link	https://www.zurich.com.my/-/media/project/zwp/malaysia/docs/insurance-products/zgimb-duty-of-disclosure	https://www.zurich.com.my/-/media/project/zwp/malaysia/docs/takaful-products/zgtmb-duty-of-disclosure
Treatment of Small Amount Information - to be included when a customer hovers over the [i] icon		Small Amount shall mean any amount below Ringgit Malaysia Ten (RM10) arises from maturity, contribution excess, surrender, surplus distribution or claims that are to be made other than by way of electronic payment. The Small Amount shall be channeled to donation. However, if You decide otherwise, You are required to submit a formal request to Us. We may review the applicability of the above stated small amount and any change to the amount will be subjected to Our Shariah Committee approval.
PDPA Consent (Motor and Non-Motor)	<p>I hereby confirm that I have read the Personal Data Protection Notice as published on Zurich General <Insurance/Takaful> Malaysia Berhad's website (https://www.zurich.com.my/pdpa)</p> <p><input type="checkbox"/> I hereby consent to the processing of my personal data for marketing and promotional purpose by other service providers and/or other related services of business partner, with whom Zurich General <Insurance/Takaful> Malaysia Berhad maintains business referral or other arrangements.</p> <p>**Note:</p> <p><i>i) Checkbox should not be defaulted ticked</i></p> <p><i>ii) For API integration, partner to capture the direct marketing consent for Zurich's business partner in their system and to be provided to Zurich upon request eg. Txt report until the PDPA enhancement for API is ready</i></p>	

2.2 GI & GT Key Terminologies

To use the accurate terminologies in any publication – website, poster, etc.

Insurance	Takaful
Policy	Certificate
Insured	Person Covered
Pay / Paid	Make / Made
Purchase / buy	Participate / Subscribe
Premium	Contribution
Insurability	Permissible Takaful Interest
Policyholder	Participant

2.3 Zurich Logo

1. There are 2 logo formats for Zurich logos, ranged and stacked . The placement of these logo are subject to the space allocated by vendors in their website (and any other materials).
2. If the space are square (less width, more height) – we use staked version.
3. If the space are rectangle (More width, less height) – we use ranged version.
4. However, we should always comply with the Clear Space around the logo when using Zurich logo:



Zurich Logo.zip



Zurich Takaful.zip