

Zurich Topas Life (ZTL) Launches Zurich H&S Plus Rider as an Answer to the Rise of Healthcare Cost

- Data from WHO shown that over the last 10 years, the average annual increment of the health cost in Indonesia is 36%
- Zurich H&S Plus provides higher annual limit option with **health coverage up to IDR 10 billion**
- **Flexibility of plan options** and extended benefits, Zurich H&S Plus rider is aimed to provide customers with wide range of tailor made intelligent protection
- To minimize risk of wrong diagnostic and mistreatment, this rider covers customers with intelligent protection through the provision of **second medical opinion** from medical experts in several world's prominent medical centres

Jakarta, February 2, 2017 – Data from WHO shown that over the last 10 years, the average annual increment of the health cost in Indonesia is 36% which is much higher than country's inflation rate in general. This trend of higher health awareness provides promising market for insurance industry players.

The awareness among Indonesians on the importance of having health protection has been considerably improving. Based on its consumer survey in 2015-2016, Zurich Topas Life (ZTL) has taken note on the rising demands of wider choices from their customers when it comes to health protection.

"While health insurance in Indonesia is still in its infancy, people have begun to realize the importance of insurance for individual and family protection with the growing appetite for insurance products including health protection." said **Peter Huber President Director of Zurich Topas Life**.

ZTL today launches Zurich H&S Plus, a life insurance rider that provides higher annual limit option with health coverage up to IDR 10 billion. In addition, this rider also allows customers to access comprehensive health protection with worldwide coverage and cashless facility in several countries. "Based on our recent research, we understand that customers have wide range of health protection needs following the rising medical inflation. And the only way to answer that is by providing tailor made intelligent protection. That is why we developed Zurich H&S Plus," said Peter.

Peter explains that there is a growing demand for health protection, including among young generation. In fact, more than 30% of ZTL customers is composed from age segmentation of 21-30 years old. "We believe Zurich H&S Plus rider can successfully penetrate market and contribute well to the overall business performance," Peter added.

Zurich H&S Plus rider equipped with comprehensive medical benefits features as below:

- **Higher annual limit option**, additional benefit that accomodates customers to upgrade their plan with higher health coverage up to IDR 10 billion.

- **Flexibility of plan options**, which provides customers with wide range of tailor made intelligent protection in the forms of flexible choice of plan. The total annual limit ranges from IDR145 million to 10 billion
- **Second medical opinion**, a feature that allows customers to create peace of mind as they will be able to minimize risk of wrong diagnostic and mistreatment. This helps customers to get an easy and comprehensive second medical opinion from medical experts in several world's famous medical centre, without doctor appointment needed, out-of-pocket costs or travel required. The medical centres, among others, are Harvard Medical School Teaching Hospital, USA; Kings College of London, UK; and The Johns Hopkins Hospital, USA.
- **Cashless facility**, customers will enjoy the convenience of cashless transaction as they will only need to show the Zurich H&S Plus card in ZTL's hospital providers in Indonesia, Malaysia and Singapore
- **Extra Critical Illness Coverage**. Zurich H&S Plus rider provides extra coverage for 10 most frequent Critical Illness diseases such as Cancer and Kidney Failure, where we provide outpatient benefit and dialysis treatment

As the company's first product launch in 2017, ZTL targets Zurich H&S Plus rider to be one of the champion riders provided for the market. Zurich H&S Plus rider is now available through ZTL's agents and further with bank partners, by bundling it with ZTL's unit linked products, Mahacita Protection and Prestigio, both for existing and new customers.