

Zurich Care Critical Illness Insurance Plan

Comprehensive protection with a caring touch

Zurich Care Critical Illness Insurance Plan (“**Zurich Care**”) offers you affordable premiums and extensive coverage for up to 81 critical illnesses, such as Cancer, Heart Attack, Stroke and Carcinoma-in-situ. You can also get up to HKD 120,000 of cancer drug expenses reimbursement to ensure your health and well-being.



Key features



Comprehensive protection for 81 critical illnesses

Cover 71 major critical illnesses and 10 early stage critical illnesses.



Reimbursing cancer drug expenses

The first-in-the-market¹ to provide coverage for cancer drug benefit⁴ and an additional 10% of sum insured.



100% premium refund

– applicable to **No Claim Refundable Premium Option**

Receive 100% premium refund upon policy maturity if no claim has been made.



Extra aid for stay in Intensive Care Unit (ICU)²

Cover known/unknown diseases or injuries if the life insured stays in an ICU of a hospital for a consecutive three days or more.



Nominating contingent policyholder for your peace of mind

Aid you in processing a claim if the policyholder suffers from specified disability³.



No survival period

Unlike some critical illness plans in the market, our plan does not have survival period that the life insured must live for certain period after being diagnosed with a critical illness.



Secure cost of living for your beloved one(s)

In the event of the life insured passes away during the policy term, **Zurich Care** provides a death benefit to the beneficiary.

A) Product summary

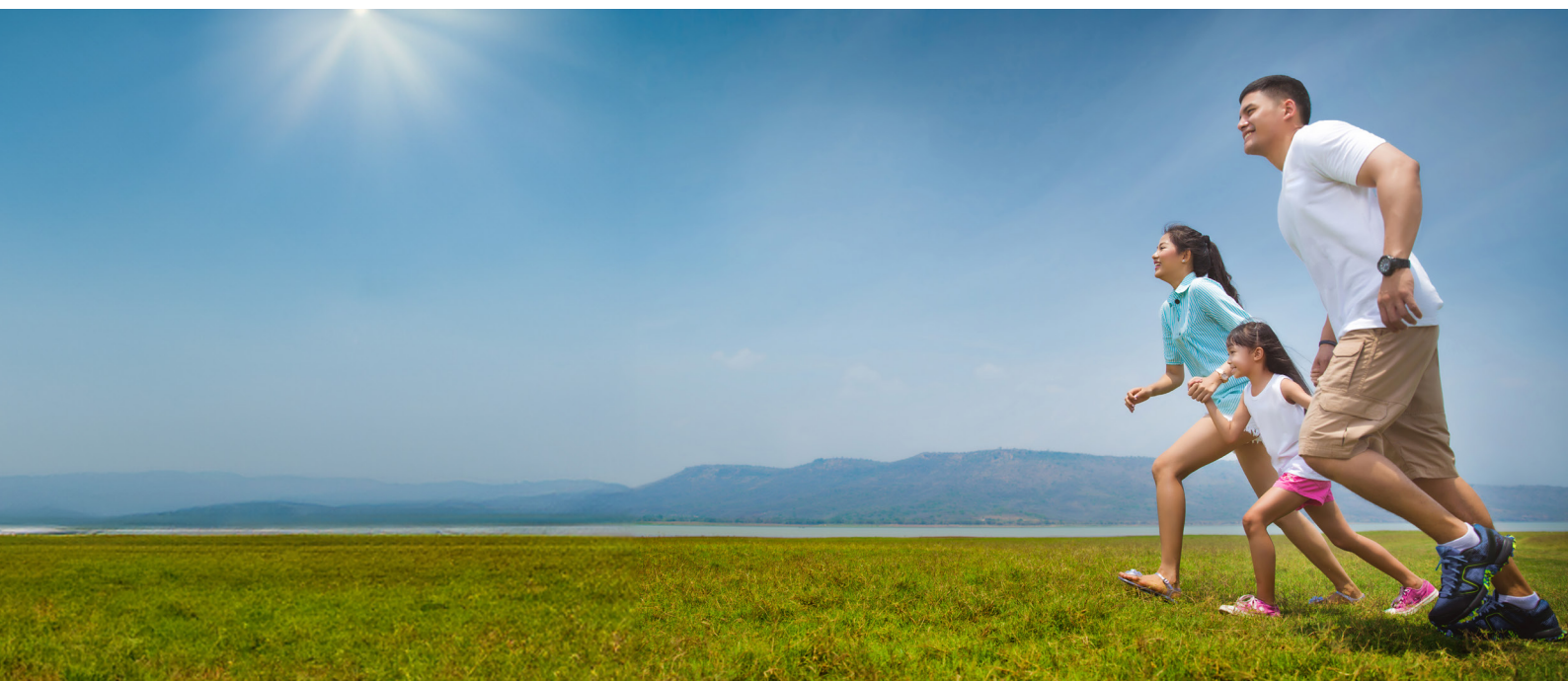
Basic information			
Plan option	No Claim Refundable Premium Option		Non-Refundable Premium Option
Premium payment term	Single premium	3 years	To age 86 (age next birthday)
Policy term	10 years		To age 86 (age next birthday)
Premium renewable term	N/A		Yearly/5 years/10 years
Premium payment frequency	N/A	Monthly/Annually	Monthly/Annually
Minimum sum insured (per policy)	HKD 30,000		HKD 100,000
Maximum sum insured (per product)	1-18 (age next birthday): HKD 800,000 19-55 (age next birthday): HKD 1,500,000 56-60 (age next birthday): HKD 1,000,000 61-66 (age next birthday): HKD 500,000		
Issue age	1-66 (age next birthday)		
Policy currency	HKD		
Waiting period ⁵	90 days		
Residency	The policyholder and the life insured must be Hong Kong residents		
Benefits			
Premium refund benefit	100% of total premiums paid will be refunded to policyholder if no claim has been made as at policy maturity date (end of the 10th policy year)		Not applicable
Death benefit	110% of total premiums paid less any outstanding premium		5% of sum insured less any outstanding premium
Major critical illness benefit	<ul style="list-style-type: none"> Cover 71 major critical illnesses 100% of sum insured minus advance payment for early stage critical illness benefit or ICU benefit² and any outstanding premium The policy will be automatically terminated when this benefit is payable (except the life insured had confirmed diagnosis of cancer) 		
Advance payment for early stage critical illness benefit or ICU benefit ²	<ul style="list-style-type: none"> Cover 10 early stage critical illnesses and ICU benefit² 20% of sum insured (maximum limit of HKD 300,000) Only one settlement of claim can be made under this benefit throughout the policy term 		
Cancer drug benefit ⁴	<ul style="list-style-type: none"> Cover cancer drug⁴ expenses within 24 months after the first confirmed diagnosis of cancer 10% of sum insured (maximum limit of HKD 120,000) The cancer drug must be listed under the latest Hospital Authority Drug Formulary List of Malignant Disease and Immunosuppression 		

1st
in-the-
market

Policy services		
Plan option	No Claim Refundable Premium Option	Non-Refundable Premium Option
Renewal	Not allowed	Renewal is guaranteed until the age of 85 (age next birthday)
Change of sum insured	Not allowed	Reduction of sum insured throughout the policy term is allowed subject to minimum sum insured and our approval
Premium structure		
Premium	<ul style="list-style-type: none"> The premium is guaranteed unchanged throughout the premium payment term 	<ul style="list-style-type: none"> The premium is fixed within the first premium renewal term and may be revised after the first premium renewable term Premium rate will depend on age, gender, smoking status, health conditions and premium renewable term or other factors (please see "Premium adjustment" for more details)

Remarks

- This is based on Zurich's research market conditions as of November 30, 2023 and comparison among other online critical illness products for Composite and Long Term Businesses as defined by the Insurance Authority in the Register of Authorized Insurers.
- The aggregate limit of advance payment for each of the covered early stage critical illness or ICU benefit shall not exceed HKD 300,000 per life insured under all policies of the **Zurich Care** issued by Zurich. For the ICU benefit, the life insured must stay in an Intensive Care Unit of a hospital for a consecutive three days or more and be diagnosed with a known/unknown disease or injuries. The ICU stay must be confirmed as medically necessary treatment by a registered medical practitioner.
- Specified disability means Terminal Illness/Coma/Loss of Independent Existence/Apallic Syndrome/Major Head Trauma or Paralysis. In case the policyholder suffers from a specified disability, the contingent policyholder will become the new policyholder of the policy and he/she can exercise all rights under the policy including making any claim and managing the policy, after he/she submits relevant proof of the specified disability and subject to our approval.
- Cancer drug benefit must be confirmed as for medically necessary of cancer drug expenses for the purpose of cancer treatment, including Chemo/Immune/Targeted therapy prescribed by the doctor. The aggregate limit of cancer drug benefit is HKD 120,000 per life insured under all policies of the **Zurich Care** issued by Zurich. In the unfortunate event that the life insured passes away before reaching the benefit limit, a compassionate death remuneration of HKD 5,000 will be paid. The cancer drug benefit shall automatically terminate on the occurrence of the earliest of the following:
 - upon the cancer drug benefit reaches the maximum payable limit;
 - 24 months after the first confirmed diagnosis of cancer;
 - policy expiry date (for Non-Refundable Premium Option)/policy maturity date (No Claim Refundable Premium Option);
 - the death of the life insured.
- A waiting period of 90 days applies and no major critical illness benefit, advance payment for early stage critical illness benefit or ICU benefit² and cancer drug benefit⁴ shall be payable within 90 days immediately from the policy issue date, or the policy reinstatement date, whichever is the latest (except when a critical illness is caused by an accident).



B) List of covered critical illness

Covered early stage critical illnesses[^]

1.	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	6.	Liver Surgery (partial hepatectomy)
2.	Carcinoma-in-situ	7.	Major Organ Transplantation (on Waiting List)
3.	Cerebral Aneurysm Requiring Surgery	8.	Surgical Removal of either Left or Right Lung
4.	Biliary Tract Reconstruction Surgery	9.	Cardiac Pacemaker/Defibrillator Insertion
5.	Chronic Kidney Disease and Surgical Removal of One Kidney	10.	Acute Aplastic Anaemia

Covered major critical illnesses[^]

Cancer		35.	Major Head Trauma
1.	Cancer*	36.	Meningeal Tuberculosis
2.	Cerebral Metastasis	37.	Multiple Sclerosis
Critical illnesses related to major organs and functions		38.	Muscular Dystrophy
3.	Acute Necrohemorrhagic Pancreatitis	39.	Paralysis
4.	Aplastic Anaemia	40.	Parkinson's Disease
5.	Chronic Relapsing Pancreatitis	41.	Poliomyelitis
6.	End Stage Liver Failure	42.	Primary Lateral Sclerosis
7.	End Stage Lung Disease	43.	Progressive Bulbar Palsy (PBP)
8.	Fulminant Hepatitis	44.	Progressive Muscular Atrophy
9.	Kidney Failure	45.	Progressive Supranuclear Palsy
10.	Major Organ Transplant	46.	Spinal Muscular Atrophy
11.	Medullary Cystic Disease	47.	Stroke
12.	Crohn's Disease	48.	Total Blindness
13.	Systemic Lupus Erythematosus (SLE)	Other major critical illnesses	
14.	Systemic Scleroderma	49.	AIDS due to Blood Transfusion
15.	Ulcerative Colitis	50.	Chronic Adrenal Insufficiency (Addison's Disease)
Critical illnesses related to the heart		51.	Diabetic Complications
16.	Cardiomyopathy	52.	Ebola
17.	Dissecting Aortic Aneurysm	53.	Elephantiasis
18.	Eisenmenger's Syndrome	54.	Haemolytic Streptococcal Gangrene
19.	Heart Attack	55.	HIV Acquired due to Assault
20.	Infective Endocarditis	56.	Loss of Limbs
21.	Primary Pulmonary Arterial Hypertension	57.	Loss of One Limb and One Eye
22.	Heart Valve Replacement/Repair	58.	Loss of Speech
23.	Surgery for Disease of the Aorta	59.	Major Burns
24.	Surgery to Coronary Arteries with By-Pass Grafts	60.	Occupationally Acquired HIV
Critical illnesses related to the nervous system		61.	Severe Rheumatoid Arthritis
25.	Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorder	62.	Severe Osteoporosis
26.	Amyotrophic Lateral Sclerosis (ALS)	63.	Terminal Illness
27.	Apallic Syndrome	64.	Necrotising Fasciitis
28.	Bacterial Meningitis	65.	Other Serious Coronary Artery Disease
29.	Benign Brain Tumour	66.	Severe Myasthenia Gravis
30.	Coma	67.	Systemic Sclerosis
31.	Creutzfeldt-Jakob Disease	68.	Chronic Auto-immune Hepatitis
32.	Total Deafness	69.	Pheochromocytoma
33.	Encephalitis	70.	Severe Pulmonary Fibrosis
34.	Hemiplegia	71.	Loss of Independent Existence

[^] For details of the definitions of the covered major critical illnesses and early stage critical illness, please refer to the policy documents and provisions.

* Cover for Cancer under major critical illnesses do not include Tumor of the Thyroid (at TNM classification T1N0M0 or a lower stage); Tumor of the Prostate (at TNM classification T1a or T1b or T1c or a lower stage); Chronic Lymphocytic Leukaemia classified as less than RAI stage III; Skin Cancer (except Malignant Melanoma); any Cancer where HIV infection is also present; and any pre-malignant or non-invasive Cancer or Carcinoma-in-situ, or as having either borderline malignancy or low malignant potential.

Illustrative example **Ken**

Plan option: Non-Refundable Premium Option

Ken/Male/30 (age next birthday)/married/non-smoker

Monthly premium: HKD 113.03

Premium payment term and premium payment frequency: 10 years premium renewable term, monthly

Beneficiary and contingent policyholder: His wife Amy

Sum insured: HKD 1,000,000

Ken is married. He would like to have an affordable critical illness protection plan for himself, aiming to alleviate the potential burden of substantial medical expenses on his wife, Amy. To address this concern, he purchases **Zurich Care** Non-Refundable Premium Option and nominates his wife Amy as the beneficiary and contingent policyholder.



Policy year: 0



Ken purchases **Zurich Care**.

At the 4th policy year:
Ken is diagnosed with Acute Aplastic Anaemia.



The advance payment for early stage critical illness or ICU benefit² payable is HKD 200,000 (i.e. 20% of sum Insured).

At the 8th policy year:
Ken is diagnosed with cancer.



Major critical illness benefit payable is HKD 800,000 (i.e. HKD 1,000,000 sum insured less HKD 200,000 paid advance payment for early stage critical illness or ICU benefit²).

At the 9th policy year: Ken undergoes chemotherapy treatment for cancer treatment, the treatment incurs cancer drug expense of HKD 280,000.



Cancer drug benefit⁴ payable is HKD 100,000 (i.e. 10% of sum insured).

Ken just pays premium HKD 10,850.88 for the 1st – 8th policy year of this plan, the total claims payment is HKD 1,100,000 (which is over 100 times of total premium paid). This reimbursement eases his financial burden of medical costs, allowing him to focus on healing.

Illustrative example **Mary**

Plan option: No Claim Refundable Premium Option

Mary/Female/30 (age next birthday)/married/non-smoker

Annual premium: HKD 10,059.60 (for 3 years premium payment term) (HKD 27,160.92 if policyholder pay a single premium)

Premium payment term and premium payment frequency: 3 years, annual

Beneficiary and contingent policyholder: Her husband Andrew

Sum insured: HKD 200,000

Mary, as the main breadwinner of her family, recognizes the importance of safeguarding against unforeseen critical illnesses and securing her daughter Julia's financial well-being in the event of unfortunate circumstances. To address these concerns, Mary purchases **Zurich Care** No Claim Refundable Premium Option for herself and nominates her husband Andrew as the beneficiary and contingent policyholder.



Policy year: 0



Mary purchases **Zurich Care**.

1st - 10th policy year



Mary remains in good health.
No claim has been made.

End of the 10th policy year (policy maturity)



Mary receives a 100% refund of HKD 30,178.80
(HKD 10,059.60 x 3 years) for the total premiums paid.

Mary safeguards with 10 years of critical illness coverage and enjoys 100% total premiums paid refund upon policy maturity.

The above examples are hypothetical and are for illustration purposes only. **Zurich Care** purports to achieve life insured's objective to get insurance protection in view of the potentially high expenses on medical treatment for critical illnesses. **Zurich Care** provides insurance coverage on covered critical illnesses, such as cancer, heart attack and stroke. For details of the definitions of the covered major critical illnesses and early stage critical illness, please refer to the policy documents and provisions.

C) Important information

Benefit limitations and restrictions

The aggregate of benefit made hereunder throughout the policy term shall not exceed:

- i. one hundred and ten percent (110%) of the total premiums paid payable to death benefit (applicable to No Claim Refundable Premium Option)/five percent (5%) of the sum insured payable to death benefit (applicable to Non-Refundable Premium Option); or
- ii. one hundred and ten percent (110%) of the sum insured payable to major critical illness benefit, advance payment for early stage critical illness benefit or ICU benefit² and cancer drug benefit⁴.

If the life insured dies before the cancer drug benefit⁴ reaches the limit, a compassionate death remuneration of HKD 5,000 will be paid to the beneficiary(ies).

Death benefit, major critical illness benefit, premium refund benefit (only applicable to No Claim Refundable Premium Option) and advance payment for early stage critical illness benefit or ICU benefit² shall not be paid more than once under the policy throughout the policy term.

Once the death benefit becomes payable or all other benefits become payable to the policyholder, all of our obligations under the policy is discharged and we will no longer be liable to pay any benefit to the policyholder under the policy.

Exclusions

No major critical illness benefit or advance payment for early stage critical illness benefit or ICU benefit² or cancer drug benefit⁴ shall be payable for any claims, directly or indirectly, caused by or arising from any of the following occurrences:

- i. The critical illness existed before the policy issue date, or the policy reinstatement date, whichever is the latest;
- ii. Any pre-existing conditions from which the life insured has been suffering from;
- iii. The life insured is diagnosed with a critical illness by a registered medical practitioner, or has shown any signs or symptoms of any critical illness disease or physical condition which may be the cause or triggering condition of a critical illness within the waiting period⁵ of 90 days from the policy issue date or the policy reinstatement date, whichever is the latest (except when a critical illness is caused by an accident);
- iv. Suicide or attempted suicide or self-inflicted injuries, whether sane or insane;
- v. Any Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV), except for AIDS due to blood transfusion or HIV Acquired due to Assault or
- 8 Occupationally Acquired HIV;

- vi. Any congenital or inherited disorder or developmental condition (only applicable if the disorder gives rise to signs or symptoms or was diagnosed before the life insured reaches age nine (age next birthday) of the life insured);
- vii. Narcotics used by the life insured unless it is taken as prescribed by a registered medical practitioner, or the life insured's abusive use of drugs and/or alcohol;
- viii. Violation or attempted violation of the law or participation in fight or affray or resistance to arrest;
- ix. War, whether declared or undeclared, revolution or any warlike operations;
- x. Entering, exiting, operation, being transported, or in any way engaging in air travel except as a fare paying passenger in any aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

Termination

The policy shall be terminated on the earliest of the following:

- i. the death of the life insured;
- ii. the surrender of the policy;
- iii. failure of submission of the requirement documents for his/her identity verification of the policyholder within the specified time;
- iv. the lapse of the policy due to the end of the grace period;
- v. the policy maturity date (for No Claim Refundable Premium Option)/policy expiry date (for Non-Refundable Premium Option);
- vi. the major critical illness benefit is paid or payable (except the life insured confirmed diagnosis of cancer);
- vii. upon reaching the maximum payable limit for the cancer drug benefit⁴;
- viii. in our reasonable opinion the policy has to be terminated to comply with relevant legal and regulatory requirements applicable to us;
- ix. 24 months after the first confirmed diagnosis of cancer; or
- x. we first become aware that the policyholder becomes a sanctioned person under applicable trade and economic laws.

In respect of termination as a result of (i) above, the 110% of total premiums paid (applicable to No Claim Refundable Premium Option)/5% of sum insured (applicable to Non-Refundable Premium Option) for death benefit minus any outstanding premium (applicable to regular premium payment term), will be paid by us to the beneficiary.

Policy will be void and the premium shall be refunded without interest if the policy is terminated upon (iii) above.

The policy has no cash value. For the avoidance of doubt, no benefits and no surrender value shall be paid and no premium shall be refunded (applicable to Non-Refundable Premium Option) if the policy is terminated upon (ii), (iv), (v) (applicable to Non-Refundable Premium Option), (vii), (viii) and (ix) above. The premium will be refunded if the policy is terminated upon (x).

If a policy is terminated upon on the policy maturity date/ policy expiry date, coverage under the policy will be provided up to the policy maturity date/policy expiry date.

Premium payment

You may choose to pay your regular premium monthly or annually (if applicable) throughout the whole premium payment term. Premium is fixed within the first premium renewal term unless you request to reduce the sum insured subsequently (only applicable to Non-Refundable Premium Option). You may request to change your regular premium payment frequency by fulfilling the administrative requirement. If the premium(s) is/are due but remain unpaid for 30 days since premium due date, the policy will be lapsed and you will lose your valuable coverage under this policy. You may apply for reinstatement after the policy is lapsed, subject to the terms set out by us and subject to our approval. Please note that the premiums will not be reduced as a result of any advance payment for early stage critical illness benefit or ICU benefit² being paid and/or payable.

Suicide clause

If the life insured, whether sane or insane, commits suicide within one year from the policy issue date or the policy reinstatement date, whichever is later, our liability under the policy will be limited to the refund of total premiums paid (without interest) and less any advance payment for early stage critical illness benefit or ICU benefit² paid and/or payable and any outstanding premium of the policy.

Medically necessary

It means in respect of medical treatment and/or service, they are:

- i. consistent with the diagnosis and customary medical treatment for the condition; and
- ii. in accordance with standards of generally accepted medical practice; and
- iii. not just for the convenience of the life insured and his or her relative, or the registered medical practitioner(s).

Experimental and/or unconventional medical technology/ procedure performed on the life insured are not considered to be medically necessary.

Borrowing power

This policy does not provide any cash value for policy loans and has no borrowing power.

Cooling-off period

Provided that no claim has been made under the policy, the policyholder has the right to cancel the policy and obtain a refund of any premium(s) and levy (if any) paid by you, by sending us a written notice to customer@hk.zurich.com through the email address you registered at the time of online application, within 21 calendar days immediately following the day of delivery of the cooling-off notice to you.

Termination right due to regulatory exposure

If you move to another country during the lifecycle of your policy, you must notify us of such planned change prior to such change but no later than within 30 days of such change. Please note that you may no longer be eligible to make payments into your policy. The local laws and regulations of the jurisdiction to which you move may affect our ability to continue to service your policy in accordance with the policy provisions. Therefore, we reserve all rights to take any steps that we deem appropriate, including the right to cancel the policy.

Surrender

You may surrender the policy at any time by giving us written notice. No surrender value shall be paid upon the surrender of the policy. The policy has no cash value and no benefits are payable on surrender. Upon surrender, the policy shall be terminated.

Authorization

Zurich Care is issued by Zurich, which is subject to the prudential regulation of the Insurance Authority of Hong Kong ("IA").

Insurance Authority levy

From January 2018, the Insurance Authority requires all Hong Kong policyholders to pay a levy on their insurance premiums. The purpose of the levy is to finance the IA, and it is calculated as a percentage of the premium paid. The levy collected by the IA will be imposed on this policy at the applicable rate.

For more information on levy, please visit our website at <http://www.zurich.com.hk/ia-levy> or webpage of the Insurance Authority at www.ia.org.hk/en.

Governing law

The policy shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

Dispute resolution

In the event of dispute, it will be resolved by the courts of Hong Kong.

Complaints and enquiries

If you are dissatisfied with our service, you have the right to complain by contacting us. If you have any enquiries, you can also contact us.

Key risks

- i. Inflation risk
Please note that the cost of living in the future is likely to be higher than it is today due to inflation. In that case you will receive less in real terms even if we meet all of our contractual obligations under the policy.
- ii. Credit risk
Zurich Care is an insurance policy issued by us. Therefore, the benefits payable under the policy are subject to our credit risks. If we are unable to satisfy the financial obligation of the policy, you may lose your premiums paid and benefits.

iii. Currency conversion and exchange rate risk

We may at our discretion accept any premium payment in currencies other than the policy currency. If it is the case, we will convert the premium paid by you into the policy currency. The currency conversion will be conducted at a prevailing exchange rate reasonably determined by us in good faith and a commercially reasonable manner with reference to the market rates on the transaction date and is therefore subject to foreign exchange risks. Please refer to www.zurich.com.hk for the prevailing exchange rates.

iv. Premium adjustment (only applicable to Non-Refundable Premium Option)

When you renew this policy, the renewal premium that we will charge you will be based on the premium rate applicable to the life insured according to his/her attained age on the date of renewal of this policy and the sum insured without health underwriting at each policy renewal. The premium is fixed within the first premium renewable term, and the renewal premium is not fixed after the first premium renewable term and may be subject to revision. Zurich reserves the right to review and adjust the premium rates from time to time according to factors such as i) increase in administration and other costs, which we reasonably incur; and/or ii) the cost of additional charges, levies or taxes which apply to policy or to us as a whole; and/or iii) any additional cost associated with changes to legislative or regulatory requirements; and/or iv) expectation in long term critical illness claims; and/or v) increases in any underlying expenses, including reinsurance charges; and/or vi) the impact of medical advance in the treatment and/or cure of applicable mortality and morbidity risks.

Claim procedure

If you wish to make a claim, you must send us the appropriate claim forms and relevant proof with immediate notice in case of death of the life insured or within 90 days from the date after the diagnosis of critical illness and/or surgery or stayed in Intensive Care Unit (ICU) of a hospital for a consecutive three days or more. You can obtain the appropriate claim form from Zurich website www.zurich.com.hk.

Important notices

This product factsheet does not contain the full terms of the policy and the full terms can be found in the policy documents and provisions. Please make sure you consider your liquidity needs when considering the premium affordability of the policy.

Important documents

You should carefully read this product factsheet and the policy provisions before you make your decision on your purchase of this plan.

Disclaimer

The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice if you find it necessary. For full terms and conditions, please refer to the policy provisions which shall prevail in case of inconsistency. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail. Zurich Life Insurance (Hong Kong) Limited reserves the right of final approval and decision on all matters.

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. We hereby declare that we have no intention to offer to sell, to solicit to buy or to provide any of our products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any of our products is illegal under the laws of that jurisdiction.

Call for application



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9:00 a.m. – 5:30 p.m. Monday to Friday
(except public holidays)

Learn more



<https://eshop.zurich.com.hk>

Notes

- i. In this product factsheet, “we”, “our”, or “us” refers to Zurich; “you” or “your” refers to the policyholder.
- ii. We strongly encourage you to assess whether the product is suitable for your financial requirements and fully comprehend the risks involved before submitting your application. You should have a complete understanding of the product and agree that it is suitable for you.

About Zurich

Zurich Insurance Group (Zurich) is a leading multi-line insurer serving people and businesses in more than 200 countries and territories. Founded 150 years ago, Zurich is transforming insurance. In addition to providing insurance protection, Zurich is increasingly offering prevention services such as those that promote wellbeing and enhance climate resilience.

Reflecting its purpose to ‘create a brighter future together’, Zurich aspires to be one of the most responsible and impactful businesses in the world. It is targeting net-zero emissions by 2050 and has the highest-possible ESG rating from MSCI. In 2020, Zurich launched the Zurich Forest project to support reforestation and biodiversity restoration in Brazil.

The Group has about 60,000 employees and is headquartered in Zurich, Switzerland. Zurich Insurance Group Ltd (ZURN), is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information is available at www.zurich.com.

Zurich Life Insurance (Hong Kong) Limited (a company incorporated in Hong Kong with limited liability)
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