

RULEBOOK

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ZOMBIE LIFE INSURANCE

2ND EDITION

ABOUT THE GAME

A zombie virus has been turning people into zombies and an insurance company has launched a series of insurance policies covering the different stages of zombification. Achieve victory by accumulating the most money while trying to survive till a vaccine is developed, or purchase insurance for that huge payout by turning into a zombie and snatching the victory away from the survivors!

COMPONENTS

1 Rulebook + 1 Gamification Guide

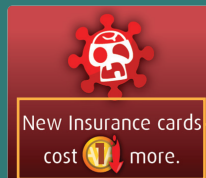
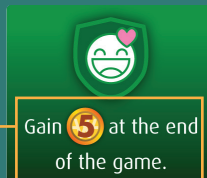
The gamification guide gives a short explanation on the real world workings of insurance and how the game has been designed to reflect the real life insurance concepts.

15 Health Tokens

Health Tokens are used to indicate the health status of a player. Each player starts with 3 Health Tokens and each time they get infected, they flip over a Health Token to the infected side. A player becomes a zombie when all Health Tokens are on the infected side.

Healthy side:

Keep Health Tokens on this side to earn this amount of money at the end of the game



Infected side:

The additional amount a player needs to pay for the initial cost of buying future Insurance cards

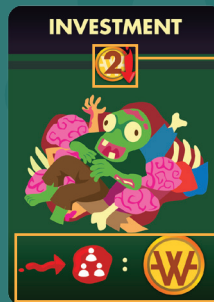
53 Asset Cards (63mm X 88mm)

Asset cards consist of 8 Life Insurance, 8 Critical Illness Insurance, 8 Medical Insurance, 8 Investment-Linked Policy Insurance (ILP), 6 Endowment and 15 Investment cards. Insurance cards pay out monies based on the level of zombification the player is in and consists of Life Insurance, Critical Illness Insurance, Medical Insurance and ILP. Investment & Endowment cards help players earn extra money over time, but is worth little if fully zombified.

The cost of buying this card

The cost of maintaining this card at the start of a player's turn

Collect money based on the number of infected Health Tokens the player has (i.e., their level of zombification)



The cost of buying this card

Collect money based on the *Dividend Indicator* amount denoted at the bottom of the Action card revealed at the end of the round

Action Deck (56 Cards) (63mm X 88mm)

The Action deck consists of Action cards and Infection cards. Infection cards increase a player's level of zombification and Action cards help perform a variety of actions.

The cost of playing this card

The effects of playing this card

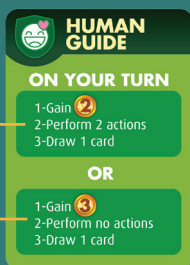
Number of players needed to include this card. E.g. Add this card if there are 3 or more players



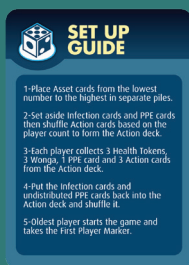
Dividend Indicator:
The amount of money each player collects at the end of the round for each Investment card they own

5 Player Guides + 1 Set Up Guide (63mm X 88mm)

Each player starts with a Player Guide with the Human side up. It will be flipped over to the Zombie side when all of their Health Tokens are flipped to the infected side. The Set Up Guide assists players in setting up the game and shows the end of round and end of game sequences.



Choose an option to perform on a player's turn.



96 Money Tokens

There are 60 X 1Wonga coins, 18 X 5Wonga coins, 12 X 10Wonga coins, 6 X 20Wonga coins. Each player starts the game with 3 Wonga.



1 First Player Marker

The oldest player will be the first player and takes the First Player Marker. At the start of each subsequent round, pass the First Player Marker to the player on the left, who will then begin the new round.



GAME SETUP

Table Setup



Round Indicator Area

Player Setup



To set up a game of **Zombielife Insurance**, follow these steps in order:

1. Place the Investment, Endowment, Investment-Linked Policy Insurance, Medical Insurance, Critical Illness Insurance and Life Insurance cards (A) in their respective piles in the middle of the playing area. Arrange Critical Illness Insurance & Life Insurance from the highest value on top to the lowest value at the bottom.

- Separate the Action cards based on the player count symbol found on the bottom left of the card (B). For a 2 player game, use only the unmarked Action cards. For 3 players, add in Action cards with the 3 player symbol on them. For 4 players, add the cards with the 3 and 4 player symbols and for 5 players, use all cards.
- Separate the Infection cards and Personal Protective Equipment cards (PPE) from the other Action cards and give each player (C):
 - 3 X Action cards
 - 1 X PPE card
 - 3 X 1Wonga coins
 - 3 X Health Tokens on the healthy side
 - 1 X Player Guide card
 Afterward, insert the Infection cards and any remaining PPE cards into the Action deck, shuffle it, and place the deck face-down (D).
- Leave some space for the Round Indicator Area to place the cards revealed during the end of each round.
- The player who is the oldest gets the First Player Marker (E) and takes the first turn of the game. You are ready to begin!

GAMEPLAY

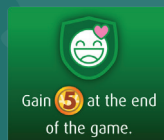
The game plays over 6 rounds. During a player's turn, they choose one of the two options on the Human Guide.

1) Collecting Salary & Insurance Maintenance

Depending on the chosen option, players will collect either 2 or 3 Wonga as their salary. After collecting their salary, they must pay the maintenance cost of their Asset cards, if applicable. For Endowment, players should place the Wonga on the Endowment card instead of returning it to the bank. If a player is unable or unwilling to pay for any Asset maintenance, they must discard the Asset card.

2) Taking Actions & Buying Assets

Depending on the chosen option, a player may take either 2 actions or no actions. There are 2 possible actions: 1) Play an Action card from their hand and pay its cost, or 2) Buy an Asset card. Players may take any combination of these actions, including repeating the same action. There is no limit on the number of Asset cards a player can have, but they will not be able to purchase any more if they're all taken. When buying an Insurance card, the player must pay the cost indicated on the top left corner of the card, plus 1 Wonga for each Health Token they have on the infected side. **Example:** You purchased a Life Insurance card with 2 Health Tokens on the infected side. You pay 3 Wonga for that Life Insurance card instead of the usual 1 Wonga.



1-Gain (2)
 2-Perform 2 actions
 3-Draw 1 card

OR

1-Gain (3)
 2-Perform no actions
 3-Draw 1 card

Real World Fact: When you purchase an insurance policy and you have a pre-existing health condition, insurers can choose to increase your premium or exclude that medical condition from the coverage.

3) End Turn Card Draw & Getting Infected

A player ends their turn by drawing a card from the Action deck. If they draw an Action card, they keep it in their hand and their turn ends. However, if they draw an Infection card, they must reveal it immediately and perform the following actions:

1. The player flips a Health Token from healthy to infected. If all their Health Tokens are infected, they turn into a zombie. The player then flips their Player Guide to the Zombie side, claims any Assets that pay for full zombification, and discards all other Asset and Action cards. From now on, they must perform one of the three actions on the Zombie Guide during their turn.
2. The player claims any Insurance cards for which they meet the requirements, then discards those cards from the game.
3. Slot the Infection card back into the Action Deck in any position without letting other players see where the card was slotted. The order of other cards cannot be changed while slotting in the Infection card.

If you own a Personal Protection Equipment (PPE) card, you may play it immediately by paying its cost to ignore the Infection card and return it to the Action Deck in any position.



End of Round

After all players have taken a turn, perform the following steps to prepare for the next round:

1. The last player draws a card from the Action deck and places it face up in the Round Indicator Area.
2. Each player collects the number of Wonga indicated at the bottom of the Action card for each Investment and ILP card they own. **Example:** You have 2 Investment cards and a Social Distancing card is drawn with 2 Wonga on its Dividend Indicator. Each Investment card you have earns you 2 Wonga, earning yourself a total of 4 Wonga.
3. The First Player Marker is then passed to the player on the left.



GAME END

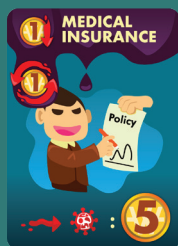
The game ends after the 6th Action card is placed in the Round Indicator Area, or when all players have turned into zombies and have collected Wonga for their Investment and ILP cards. All players, including zombified ones, then calculate their scores based on the Wonga they have left and any end game bonuses.

- **Survivor Bonus:** Each player gains 5 Wonga for each of their Health Tokens still on the healthy side.
- **Endowment & ILP Bonus:** Each player double the amount of the Wonga placed on their Endowment & ILP cards.

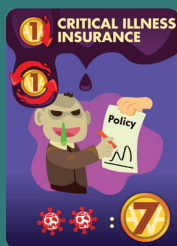
The player with the most Wonga wins the game. If there is a tie, the player who was last to take a turn among the tied wins. **Example:** You end the game with 1 Health Token on the healthy side, an Endowment with 4 Wonga on it and 20 Wonga in cash. You earn 5 Wonga for the Health Token and 8 Wonga (4×2) from Endowment. You have 33 Wonga in total.



CARDS GUIDE



Medical Insurance pays out whenever a person is hospitalized or needs medical care. Whenever a Health Token is flipped from healthy to infected, the Wonga indicated adjacent to the virus icons is gained. It will always pay out, even if it is the second or third Health Token being flipped.



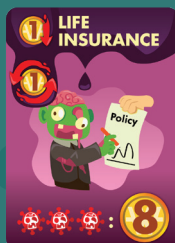
Critical Illness Insurance pays out whenever a person becomes ill with a life-threatening disease. If there are 2 Health Tokens on the infected side, the Wonga indicated next to the virus icons is gained. This card can only be purchased when there are less than 2 Health Tokens on the infected side.



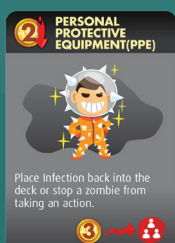
Endowment is a form of savings that usually pays out after a certain number of years. There is no additional cost if you have an infected Health Token. When the card is purchased and its maintenance cost is paid, the Wonga is placed on the card instead of being returned to the bank. Wonga on the card cannot be used at any point during the game. If there are 3 Health Tokens on the infected side, the money (2 Wonga) indicated next to the virus icons is gained. If survival is achieved until the end of the game, double the amount of Wonga accumulated on the card is gained. However, if the Endowment card is discarded, all accumulated Wonga on the card is also discarded.



Investment-Linked Policy (ILP) is an insurance that accumulates cash value based on the performance of financial markets. The player collects investment money at the end of each round, similar to the Investment card, but the Wonga is placed on the ILP card. Wonga on the card cannot be used at any point during the game. With 3 infected Health Tokens, the player gains the Wonga next to the virus icons. If the player survives until the end of the game, they receive double the Wonga accumulated on the card. Discarding the ILP card also discards all accumulated Wonga.



Life Insurance pays out whenever a person dies or, in this case, becomes zombieified. If a player has 3 Health Tokens on the infected side, they gain the Wonga indicated next to the virus icons.



Personal Protection Equipment (PPE)

When a player draws an Infection card, they may play this card to ignore it and place the Infection card in any position in the Action deck. They do not need to flip a Health Token. The card can also be used to prevent a Zombie player from taking an action.



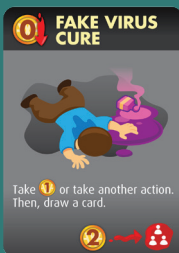
Lawsuit

Play anytime to counter a played card. It cancels the effects of an Action card played by another player. The other player will not use any Wonga or actions as a result of this. This card cannot be used to cancel a Personal Protective Equipment card or to prevent an Infection.



Food Hoarding

The player peeks at the top 3 cards of the Action Deck and leaves them in the same order. Other players may pay them 1 Wonga to see the cards.



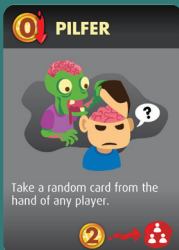
Fake Virus Cure

Take 1 Wonga or another action immediately after playing this card. Then, draw a card from the Action deck. This does not count as the card drawn to end your turn.



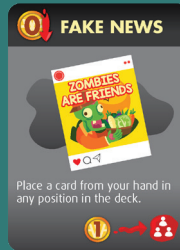
Expert Advice

Peek at the top 3 cards of the Action Deck and put them back in any order. Do not let other players see the cards.



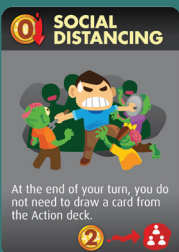
Pilfer

Take a random Action card from another player's hand without looking at their cards.



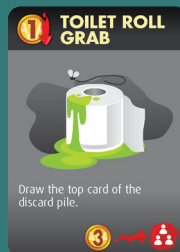
Fake News

The player places an Action card from their hand in any position in the Action Deck. They cannot see or change the order of the other cards in the Action Deck.



Social Distancing

At the end of their turn, the player does not need to draw a card from the Action deck.



Toilet Roll Grab

Take the topmost card from the discard pile, then discard this card.

SYMBOLS GUIDE



The cost to play or buy this card.



The cost to keep this card in play. Discard this card if unable or unwilling to pay.



The coins placed on this card or to be placed on this card.



If the player is still alive at the end of the game.



The number of Health Tokens on the infected side required.



Whenever a Health Token is flipped to the infected side.



The amount of Wonga to be distributed to players with Investment & ILP cards.

CREDITS

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