

PRODUCT DISCLOSURE SHEET	MCIS Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out Secure Critical Illness Waiver Rider 2. Be sure to also read the general terms and conditions.	Secure Critical Illness Waiver Rider 2
	22 May 2024

1. What is this product about?

- Secure Critical Illness Waiver Rider 2 is a unit deducting critical illness rider that waives the future premiums of basic policy upon diagnosis of 36 critical illnesses of the Life Assured. It has to be attached to a regular premium investment-linked basic policy offered by MCIS Insurance Berhad (MCIS Life). The benefits are provided below.
- This rider provides coverage up to 90 years old or end of the basic policy term, whichever is earlier.

2. What are the covers / benefits provided?

Annual Premium to be Waived = RM 3,200

Rider Term = 79 years

This rider covers the following:

Event	Benefits
Upon diagnosis of any of the 36 Critical Illnesses of Life Assured	Total premium of the basic policy will be waived until the end of this rider term. This rider is terminated thereafter.

List of thirty-six (36) critical illnesses covered:

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|--|--|---|
| 1. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders | 13. End Stage Liver Failure | 26. Multiple Sclerosis |
| 2. Bacterial Meningitis | 14. End Stage Lung Disease | 27. Muscular Dystrophy |
| 3. Benign Brain Tumour | 15. Fulminant Viral Hepatitis | 28. Other Serious Coronary Artery Disease |
| 4. Blindness/Total Loss of Sight | 16. Heart Attack | 29. Paralysis / Paraplegia |
| 5. Brain Surgery | 17. Heart Valve Surgery | 30. Parkinson's Disease |
| 6. Cancer | 18. HIV Due To Blood Transfusion | 31. Primary Pulmonary Arterial Hypertension |
| 7. Chronic Aplastic Anaemia | 19. Loss of Independent Existence | 32. Severe Cardiomyopathy |
| 8. Coma | 20. Loss of Speech | 33. Stroke |
| 9. Coronary Artery By-Pass Surgery | 21. Major Burns | 34. Surgery To Aorta |
| 10. Deafness/Total Loss of Hearing | 22. Major Head Trauma | 35. Systemic Lupus Erythematosus With Lupus Nephritis |
| 11. Encephalitis | 23. Major Organ / Bone Marrow Transplant | 36. Terminal Illness |
| 12. End Stage Kidney Failure | 24. Medullary Cystic Disease | |
| | 25. Motor Neurone Disease | |

Please refer to the policy contract for the definitions of the 36 Critical Illnesses.

The benefit(s) payable under eligible product are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MCIS Life or PIDM (visit www.pidm.gov.my).

3. How much insurance charge do I have to pay?

- The insurance charges vary depending on the coverage chosen, attained age, gender etc. Please refer to the Product Illustration for the exact details.
 - The insurance charges duration is 79 years.
- The Insurance Charges illustrated in the Product Illustration are applicable to standard risks. The rider terms and rates may vary depending on the underwriting requirements.
- Insurance charges are to be charged based on your age next birthday at the policy anniversary.
- Insurance charges are not level and are not guaranteed. The Company reserves the right to vary the level of insurance charges by giving 30 days prior written notice. Claims experience, cost of medical treatment and medical inflation are some of the factors which may contribute to the adjustment of the insurance charges. Changes in insurance charges can only be made on policy anniversary. Please note that past trends of changes in insurance charges do not necessarily reflect the future trend.

4. What are the fees and charges that I have to pay?

The insurance charges are deducted monthly from your account value for the coverage provided. The insurance charges will increase as you grow older. Details of the insurance charges for this rider are provided in the Product Illustration.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – you must disclose all material facts such as medical condition, occupation and state your age correctly.
- Free-look period – you may cancel your rider by returning the supplementary contract within 15 days after you have received the supplementary contract. The insurance charges which have been deducted (less any medical fee incurred) will be refunded to you.
- Waiting period – the eligibility for benefits under the rider will only start 60 days after the effective date of the rider.

- d) Policy lapse – The rider will lapse when the value of investment units is insufficient to pay for the insurance and other charges.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this rider.

6. What are the major exclusions under this rider?

The rider benefit shall not cover any of the following:

- (i) Pre-existing illness.
- (ii) Critical Illness first manifests during the Waiting Period.
- (iii) Coronary Bypass Surgery if the Life Assured is diagnosed as having suffered a Myocardial Infarction (heart attack) prior to the Issue Date or any reinstatement date of the rider.
- (iv) Myocardial Infarction (heart attack) if the Life Assured had undergone Coronary Bypass Surgery prior to the Issue Date or any reinstatement date of the rider.
- (v) Injury or illness caused by self-inflicted injury or duelling while sane or insane.
- (vi) Injury or illness suffered during active participation in riot, strike or civil commotion, committing an unlawful act, by the hands of justice, wilful misuse of alcohol, taking of drugs not prescribed by a registered medical practitioner.
- (vii) Injury or illness suffered either directly or indirectly from insurrection, war or invasion or any act incidental thereto (whether declared or not) or from aviation (except as an ordinary fare-paying passenger or crew member on a regular public air service) or gliding, motor racing, horse racing or submarine operations.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this rider.

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to the Company.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details (including that of the nominee and/or trustee) to ensure that all correspondences reach you and/or your nominee/trustee in a timely manner.

9. Where can I get further information?

Should you require additional information about medical and health insurance, please refer to the *insuranceinfo* booklet on 'Medical & Health Insurance'. You can obtain a copy from the insurance agent or alternatively, please visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

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MCIS Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

10. Other types of Medical and Health Insurance cover available?

Please refer to our agents for other similar types of cover available.

**IMPORTANT NOTE:
YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 22 May 2024.