

# Super Series Life Insurance Plan

Secure your future and your family's  
with tailored protection



## SuperSeries

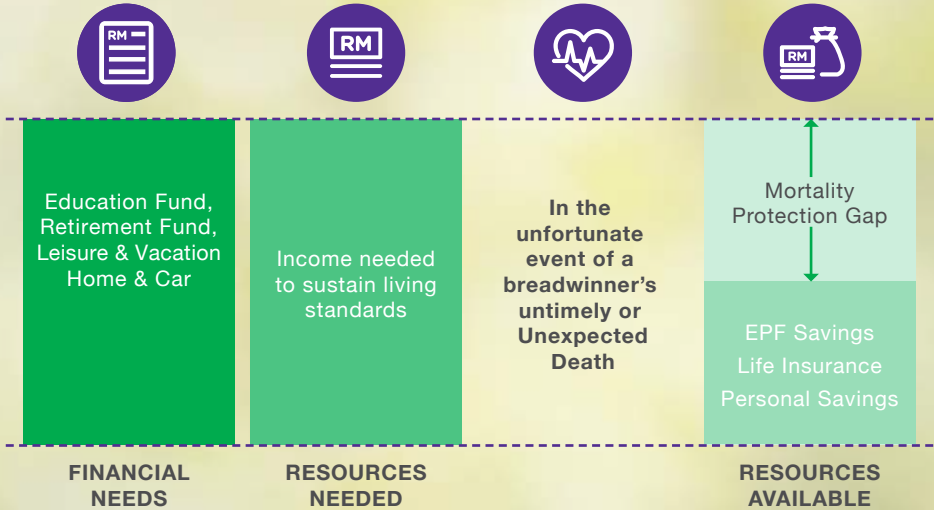
The benefit(s) payable under eligible product are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MCIS Life or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).



member of  Sanlam group

**Member of PIDM**

## Do You & Your Family Have Enough Protection?



Mortality Protection Gap measures the extent to which families are insufficiently covered in the event of the death of the primary breadwinner

## Do You & Your Family Have Enough Protection?



Breadwinners  
**COVERED** by  
life and medical  
insurance

Underinsured by  
RM553,000 per  
family



Breadwinners  
**NOT COVERED**  
by life and  
medical insurance

Average  
protection gap is  
about RM723,000  
per family

### 26-55



Family with  
breadwinners  
aged **26 to 55**  
**years old**

Experienced the  
highest mortality  
protection gap

Purchase  
**sufficient insurance**  
to close  
crucial protection gaps

Source: 2012 Underinsurance Study in Malaysia by Life Insurance Association of Malaya (LIAM) & Universiti Kebangsaan Malaysia. For further information on the study, please visit [http://www.liam.org.my/pdf/UKM\\_20gap\\_20report.pdf](http://www.liam.org.my/pdf/UKM_20gap_20report.pdf)

# SuperSeries

Choices. Just about everything you want to plan, do and achieve in life revolves around making the right choice – one that fits you, your loved ones and your aspirations in life.



## Presenting the all new SuperSeries from MCIS Life.

A life insurance plan that comes with choices of what you want to protect and how much you want that protection to stretch. If you have a family to care for and your income is their major source of finance, it is your duty to protect their future against all odds and uncertainties of life.

As your preferred life insurer, we know that this is not easy feat against the ever increasing cost of living when we are constantly juggling between maintaining a comfortable lifestyle and having an adequate “financial umbrella” big enough to protect our loved ones during any unfortunate circumstances.

That’s why having sufficient insurance protection through a plan like SuperSeries is crucial to ensure that your loved ones are covered, come rain or shine. SuperSeries gives you flexibility to choose from 2 different plans that best suits your protection and financial needs. You can opt for an affordable plan with a lower premium or fulfill your saving goals with a plan that offers survival benefit.

## Key Features



Protection against Death, Total and Permanent Disability (TPD) & Critical Illnesses



Up to 3x coverage for Accidental Death



Coverage increase by 10% of the Basic Sum Assured every 5 years



Maturity Benefit of 100% of the In-Force Sum Assured



2 different plans with optional Survival Benefit

## SuperSeries

### Super

Lifelong Protection for you and your family!

### SuperTreasure

Generate even more wealth for your loved ones!

## Benefits

# Your Essential Coverage



### Increasing Sum Assured To Cope With Increasing Cost Of Living

The Sum Assured of the policy will be increased by 10% of Basic Sum Assured on the policy anniversaries following the completion of every 5 years until end of the policy term. The Basic Sum Assured plus all increments shall be referred to as the In-Force Sum Assured.



### Critical Illness Benefit

- Upon diagnosis of any of the 36 critical illnesses (except for Angioplasty And Other Invasive Treatments For Coronary Artery Disease), 100% of the In-Force Sum Assured<sup>2</sup> will be payable.
- Upon diagnosis of Angioplasty and other Invasive Treatments For Coronary Artery Disease, 10% of the In-Force Sum Assured (subject to maximum of RM25,000) will be payable. This covered event is only payable once under this policy.



# Your Optional Savings

### Survival Benefit

While the policy is in-force, you will receive a yearly payment equivalent to 5% of the Basic Sum Assured, starting from the end of the 10th policy year until the end of the policy term. This benefit is only applicable for SuperTreasure.



## Benefits



### Maturity Benefit

At maturity of the policy, 100% of the In-Force Sum Assured<sup>1</sup> will be payable.



### Total and Permanent Disability (TPD) Benefit

In the event of TPD before age 70 is attained, 100% of the In-Force Sum Assured<sup>2</sup> will be payable after 6 months from the date of diagnosis.



### Death Benefit

In the event of death during the policy term, 100% of the In-Force Sum Assured<sup>1</sup> will be payable.



### Accidental Death Benefit

In the event of death due to accidental causes before age 70 is attained, an amount equivalent to 100% of the In-Force Sum Assured will be payable on top of the Death Benefit.

In the event of death due to specific accidental causes before age 70 is attained, an amount equivalent to 200% of the In-Force Sum Assured will be payable on top of the Death Benefit.

*Specific accidental causes means while travelling in a public conveyance (other than a taxi, hired and/or private vehicle, aircraft or sea vessel); or in an electric lift; or in consequence of the burning of any hotel rated as four star and above; or in a theatre or cinema.*

<sup>1</sup> less previous claim paid under TPD and Critical Illness Benefit (if any) and less any indebtedness on the policy.

<sup>2</sup> less previous claim paid on Angioplasty and other Invasive Treatments for Coronary Artery Disease (if any) and less any indebtedness on the policy.

Note: The product features above are not exhaustive. Please refer to the policy contract for further details.

## List Of 36 Critical Illnesses

1. **Alzheimer's Disease/Severe Dementia**
2. **Angioplasty And Other Invasive Treatments For Coronary Artery Disease**
3. **Bacteria Meningitis** – Resulting In Permanent Inability To Perform Activities Of Daily Living
4. **Benign Brain Tumor** – Of Specified Severity
5. **Blindness** – Permanent And Irreversible
6. **Brain Surgery**
7. **Cancer** – Of Specified Severity And Does Not Cover Very Early Cancers
8. **Cardiomyopathy** – Of Specified Severity
9. **Chronic Aplastic Anemia** – Resulting In Permanent Bone Marrow Failure
10. **Coma** – Resulting In Permanent Neurological Deficit With Persisting Clinical Symptoms
11. **Coronary Artery By-Pass Surgery**
12. **Deafness** – Permanent And Irreversible
13. **Encephalitis** – Resulting In Permanent Inability To Perform Activities Of Daily Living".
14. **End-Stage Liver Failure**
15. **End-Stage Lung Disease**
16. **Full Blown Aids**
17. **Fullminant Viral Hepatitis**
18. **Heart Attack** – Of Specified Severity
19. **Heart Valve Surgery**
20. **Hiv Infection Due To Blood Transfusion**
21. **Kidney Failure** – Requiring Dialysis Or Kidney Transplant
22. **Loss Of Speech**
23. **Major Head Trauma** – Resulting In Permanent Inability To Perform Activities Of Daily Living
24. **Major Organ/Bone Marrow Transplant**
25. **Motor Neuron Disease** – Permanent Neurological Deficit With Persisting Clinical Symptoms
26. **Multiple Sclerosis**
27. **Muscular Dystrophy**
28. **Occupationally Acquired Human Immunodeficiency Virus (Hiv) Infection**
29. **Paralysis Of Limbs**
30. **Parkinson's Disease** – Resulting In Permanent Inability To Perform Activities Of Daily Living
31. **Primary Pulmonary Arterial Hypertension** – Of Specified Severity
32. **Serious Coronary Artery Disease**
33. **Stroke** – Resulting In Permanent Neurological Deficit With Persisting Clinical Symptoms
34. **Surgery To Aorta**
35. **Terminal Illness**
36. **Third Degree Burns** – Of Specified Severity





Each of the Critical Illnesses (CI) above will have its own definition which will be listed in your policy contract.

For example, Heart Attack - Of Specified Severity refers to the death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

- a. A history of typical chest pain;
- b. New characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block and
- c. Elevation of the cardiac biomarkers, inclusive of CPK-MB above the generally accepted normal laboratory levels or Troponins recorded at the following levels or high: - Cardiac Troponin T or Cardiac Troponin I  $> / = 0.5$  ng/ml

The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician.

For the above definition, the following are not covered:

- a. occurrence of an acute coronary syndrome including but not limited to unstable angina.
- b. a rise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease.

For a full list of definition of the Critical Illnesses (CI) covered, please refer to your policy contract.

## How Does SuperSeries Work?



### Super

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Your Essential Coverage

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Your Optional Savings

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Survival Benefit



### SuperTreasure

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Your Essential Coverage

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Your Optional Savings

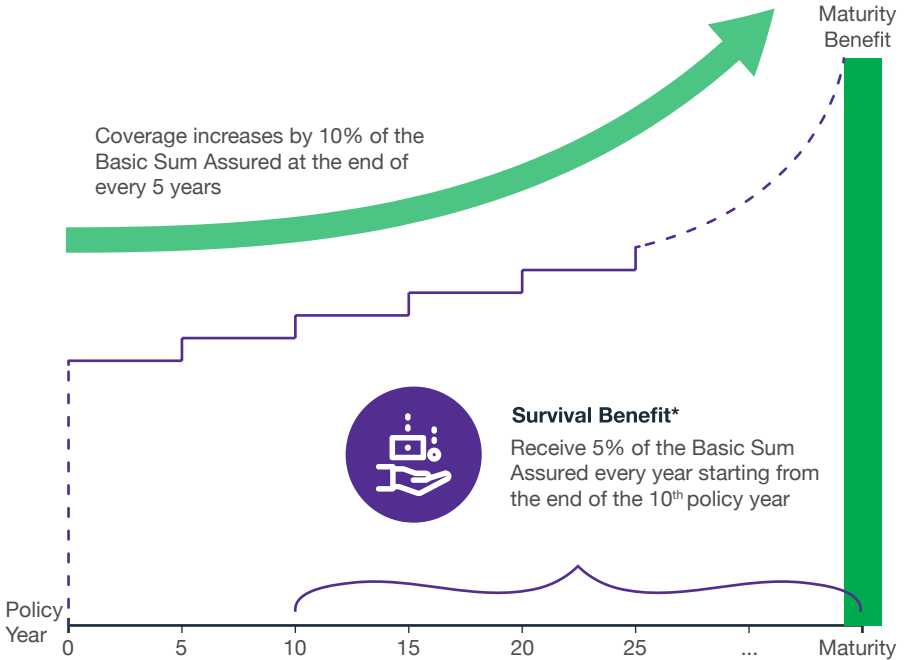
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Survival Benefit



## How Does SuperSeries Work?

The diagram below is a general illustration of the Survival Benefit and In-Force Sum Assured:



\* Only applicable for SuperTreasure.

## Your Questions Answered

1

### What is SuperSeries?

SuperSeries is a regular premium, non-participating whole life protection plan which matures at age 100 next birthday. It provides protection against Death, Total & Permanent Disability (TPD) and Critical Illness, and up to 3 times coverage for Accidental Death. In addition, the sum assured of the policy increases by 10% of the Basic Sum Assured at the end of every 5 years providing you a wider safety net. If no claims are made until the maturity of the plan, a maturity benefit will be payable. 2 plans are offered, with or without Survival Benefit to cater to different needs.

2

### Who is eligible for SuperSeries?

Anyone between the age of 30 days and 70 years old (next birthday) is eligible for SuperSeries, subject to the underwriting requirements.

3

### How long is the coverage for SuperSeries?

SuperSeries provides coverage up to 100 years old (next birthday).

4

### How much premium and for how long do I have to pay?

The premium you have to pay will depend on the Basic Sum Assured, plan selected, premium paying term, and your gender. The premiums that you pay are level throughout the premium payment term. In addition, you do not need to worry about fluctuating premium rates because once you have signed up, we guarantee the same premium rate throughout the premium payment term of your policy. Premiums are payable for a limited duration of 10 years, 20 years, 30 years, or up to the end of the policy term.

5

### What are the options for Premium Payment Frequency?

You can choose to pay your premium yearly, half-yearly, quarterly or monthly.

6

### What are the minimum and maximum coverage for SuperSeries?

The minimum coverage is RM10,000. The maximum coverage will be subject to underwriting.

7

### Can I add other coverage to SuperSeries?

There are various riders available to customise a protection plan that is suitable for your needs. Our agents would be pleased to recommend suitable riders to cater to your needs.

# 8

## Can I surrender my policy?

Yes. You can surrender the policy at any time. For Super and SuperTreasure, the surrender value is payable after deduction of surrender charges. The following are the charges:

Number of Policy Years Premium Paid	Surrender Charges (% of Guaranteed Cash Surrender Value)
Less than 3 years	100%
3 years and above	20%

# 9

## What are the restrictions and exclusions for SuperSeries?

- a. The Death Benefit shall not be payable if the Life Assured dies by duelling, self-inflicted injuries or suicide, whether sane or insane within thirteen (13) months from the Issue Date or date of reinstatement of the policy, whichever is later.
- b. The TPD Benefit shall not be payable if any of the disability is caused directly or indirectly, wholly or partly by: attempted self-destruction or self-inflicted injuries while sane or insane; military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.
- c. The Accidental Death Benefit shall not cover accidental death caused directly or indirectly, wholly or partially, by: assault or murder; riot or civil commotion, strikes or terrorist activities; self-destruction or any attempt threat while sane or insane; military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.
- d. The Critical Illness Benefit shall not be payable if the critical illness occurs directly or indirectly, wholly or partly, by any one (1) of the following occurrences:
  - Pre-Existing Illness.
  - The signs or symptoms of the critical illness is manifested prior to or:
    - within sixty (60) days for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Cancer – of Specified Severity and does not cover very Early Cancers, Coronary Artery By-Pass Surgery, Heart Attack – of Specified Severity and Serious Coronary Artery Disease; or
    - within thirty (30) days for all other covered critical illnesses; from the Issue Date or reinstatement date of the policy, whichever is later.
  - Self-inflicted injury or attempted suicide.

*Note: The above list is not exhaustive. Please refer to policy contract for further details on the exclusions.*

## Important Notes

1. This brochure provides a brief description of the insurance product and shall not be construed as a contract of insurance. Please refer to the policy contract for further information and specific details as the exclusions and limitations highlighted in this brochure are not exhaustive.
2. You are advised to refer to your Sales Illustration for further information.
3. Please read and understand the Product Disclosure Sheet of this product.
4. You should satisfy yourself that this plan will best serve your needs and that the premiums payable under the policy is an amount you can afford.
5. You are entitled to a 15-day free-look period from the date of receipt of the policy. During this 15 days period, if you decide to cancel the policy, the Company will refund to you all premiums paid less any medical expenses incurred by the Company.
6. The cessation of premium payment before the premium paying term may lead to an early termination of your coverage.
7. If you terminate your policy in the early years, you may get back less than the total amount that you have paid.
8. For Super and SuperTreasure, the policy will not have any guaranteed surrender value until 36 months of premiums have been paid in full.
9. Grace period is 30 days for monthly payment frequency and 45 days for yearly, half-yearly and quarterly payment frequency. For Super and SuperTreasure, if any premium remains unpaid at the end of its grace period, the policy shall lapse and have no further value except as may be provided under the Automatic Non-Forfeiture Provisions in the policy contract.
10. Should you require additional information about life insurance, please refer to the *insuranceinfo* booklet on "Life Insurance". You can obtain a copy from our insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).
11. The premium paid for this plan may qualify you for a personal tax relief, subject to the final decision of the Inland Revenue Board of Malaysia.
12. In the event of conflict of interpretation between English and other languages or ambiguity arising out of the translation to other languages, the English text and its interpretation shall prevail.

Contact our Customer Service Representative today to sign up.

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#### MCIS INSURANCE BERHAD

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成員 / உறுப்பினர்



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