MCIS INSURANCE BERHAD Registration No.: 199701019821 (435318-U)

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PRODUCT DISCLOSURE SHEET

Date: **<date>**

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is SuperTreasure?

SuperTreasure is a non-participating whole life plan that offers a combination of insurance protection and savings. This plan provides coverage for death, Total and Permanent Disability, or upon diagnosis of any one of the 36 covered critical illnesses. This plan also provides Maturity Benefit and Survival Benefit.

2 Know Your Coverage/Benefits

As an illustration, for **RM30,225.00*** yearly, you will receive the following **coverage:**

The premium shown is applicable for a non-smoker male aged 30 next birthday, with premium payment term of **70 years, policy term of **70** years, Basic Sum Assured of RM500,000 and standard risk.*

Death[1]	**1st 5 Policy Years: RM500,000** Please refer to the Sales Illustration for more details.
Accidental Death[1]	**1st 5 Policy Years: RM1,000,000** Please refer to the Sales Illustration for more details.
Accidental Death due to Specific Accidental Causes[1]	**1st 5 Policy Years: RM1,500,000** Please refer to the Sales Illustration for more details.
Total and Permanent Disability[1]	**1st 5 Policy Years: RM500,000** Please refer to the Sales Illustration for more details.
Critical Illness[1]	**1st 5 Policy Years:** (a) **RM500,000** for covered critical illnesses, except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease; and (b) **RM25,000** for Angioplasty and Other Invasive Treatments for Coronary Artery Disease. The maximum total amount payable is **RM500,000.** Please refer to the Sales Illustration for more details.
Maturity Benefit	**RM1,150,000**
Survival Benefit	**RM25,000** every year starting at the end of policy year 10.
[1]The Basic Sum Assured will be increased by RM50,000 of the original Basic Sum Assured after every 5 years at the policy anniversary, which is referred to as In-Force Sum Assured, and the benefit payable will vary based on the In-Force Sum Assured.	
Additional Coverage	These are the additional coverage that you may opt for together with this plan: 1. Accident Benefit Rider 2. Child Accident Rider 3. Enhanced Comprehensive Personal Accident Benefit 4. Enhanced Comprehensive Personal Accident Benefit with Medical & Surgical 5. Enhanced Hospital & Surgical Rider 6. Hospital Benefit Rider 7. LadyCare Rider With Maternity 8. LadyCare Rider Without Maternity 9. Living Benefit Rider 10. Payer Benefit Rider 11. Revised Comprehensive Personal Accident Benefit 12. Revised Comprehensive Personal Accident Benefit with Medical & Surgical 13. Term Rider

SAMPLE

The critical illnesses covered under this plan include:

1. Cancer
2. Stroke
3. Heart Attack
4. Multiple Sclerosis
5. Coronary Artery By-Pass Surgery

FIND OUT MORE:

Note: This is not a complete list. Please read your policy contract for details on the critical illnesses covered.

Your life insurance **excludes**:

- Death due to suicide, whether sane or insane within 13 months from the policy issue date or date of reinstatement, whichever is later;
- Total and Permanent Disability that exists at the policy issue date or at the date of reinstatement; and
- Critical illness due to pre-existing illness.

Note: This list is **non-exhaustive**. You should refer to the policy contract for the full list of exclusions.

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

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

If you have any questions or require assistance on your life insurance, you can:

Call	Visit	Email
03-7652 3388	SuperSeries	customerservice@mcis.my

3 Know Your Obligations

For your life insurance, you must pay a premium of:	
Premium	**<premium amount>** <frequency> for Basic Sum Assured of **<amount>.** The premium is applicable to standard risks.
Policy Term: **<duration>** years	Premium Payment Term: **<duration>** years
You also have to pay the following fees and charges:	
Commission	**<percentage>** of total premium paid or **<amount>**.

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- The policy terms and premium may vary depending on the underwriting requirements of MCIS Insurance Berhad.
- Premium is guaranteed.
- Your critical illness coverage will only start if there is no manifestation of critical illness during the applicable waiting period. The waiting period is 30 days from the policy issue date or date of reinstatement, whichever is later, except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Cancer, Coronary Artery By-Pass Surgery, Heart Attack and Serious Coronary Artery Disease, where the waiting period is 60 days.
- Grace period of 30 days for monthly and 45 days for all other frequency of premium payment is applicable. Your life insurance plan will lapse in the event that any premium is not paid within the grace period, unless your Policy has acquired guaranteed surrender value.
- You can obtain information on claim procedures and relevant forms by contacting MCIS Insurance Berhad.
- You are advised to nominate a nominee(s) for this plan and ensure that your nominee(s) are aware of the insurance plan that you have purchased.
- If you switch your policy from one insurer to another or transfer from one type of insurance plan to another, you may be subject to new terms and conditions of the new insurance plan or of the new insurer.

Note: This list is **non-exhaustive.** You should refer to the policy contract for the full list of terms and conditions.

? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to MCIS Insurance Berhad.

- **Free Look Period:** You may cancel your Policy within 15 days from the date of delivery of the Policy. MCIS Insurance Berhad will refund to you the premium paid less any medical expenses incurred without interest.
- **After Free Look Period:** If you decide not to continue your Policy after the free look period, you can surrender by writing to MCIS Insurance Berhad. Upon receiving the surrender request, MCIS Insurance Berhad will pay the guaranteed surrender value (if any) less surrender charge and less any indebtedness.

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