

PRODUCT DISCLOSURE SHEET

Date: <date>

Dear Customer,

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

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

1 What is Child Accident Rider?

Child Accident Rider is a non-participating premium paying rider which provides coverage for death or Total and Permanent Disability due to accident. This rider also provides Life Disability Benefit and Medical and Surgical Expense Reimbursement Benefit due to accident.

2 Know Your Coverage/Benefits

As an illustration, for **RM550.00*** yearly, you will receive the following **coverage**:

*The premium shown is applicable for child (occupational class 1), aged 10 next birthday, with rider term of **15** years, Sum Assured of **RM100,000** and standard risk.

Accidental Death or Total and Permanent Disability ¹	1st Policy Year:	
	(a) Death	RM150,000
	(b) Total and permanent loss of use of two limbs	RM150,000
	(c) Total and irrecoverable loss of all sight in both eyes	RM150,000
	(d) Total and irrecoverable loss of all sight in one eye and total and permanent loss of use of one limb	RM150,000
	(e) Total and irrecoverable loss of all sight in one eye	RM100,000
	(f) Total and irrecoverable loss of sight in one eye except perception of light	RM50,000
	(g) Total and permanent loss of speech and hearing	RM100,000
	(h) Total and permanent loss of use of one limb	RM100,000
	(i) Total and permanent loss of hearing in both ears	RM75,000
	(j) Total and permanent loss of hearing in one ear	RM25,000
	(k) Total and permanent loss of speech	RM50,000
	(l) Total and permanent loss of thumb and four fingers of one hand	RM75,000
	(m) Loss of thumb - Both phalanges - One phalanx	RM30,000 RM15,000
	(n) Total and permanent loss of four fingers of one hand	RM40,000
	(o) Loss of index finger - Three phalanges - Two phalanges - One phalanx	RM10,000 RM8,000 RM6,000
	(p) Loss of middle finger - three phalanges	RM5,000
(q) Loss of ring finger - three phalanges	RM5,000	
(r) Loss of little finger - three phalanges	RM5,000	
(s) Loss of toes - All - Great, both phalanges - Great, one phalanx - Other than great, one toe	RM15,000 RM5,000 RM3,000 RM1,000	
The maximum total amount payable is RM100,000 , except for (a) to (d) which is RM150,000 .		
Life Disability ¹	1st Policy Year: RM12,000 every year until the Life Assured aged 24 next birthday; and RM200,000 at the end of the rider term.	
Medical and Surgical Expense Reimbursement ¹	1st Policy Year: Up to RM10,000	


¹The Sum Assured will be increased by RM3,000 of the original Sum Assured per year at each rider anniversary, which is referred to as Sum Assured In-Force and the benefit payable will vary based on the Sum Assured In-Force.

Additional Coverage	Not applicable.
<p>Your personal accident insurance excludes:</p> <ul style="list-style-type: none"> Self-inflicted injuries or suicide while sane or insane; Any injury sustained while under the influence of alcohol, drugs or narcotic; and Any injury sustained while engaging in professional sports, polo, bungee jumping, steeple chasing, mountaineering, winter sports or hunting. <p>Note: This list is non-exhaustive. You should refer to the supplementary contract for the full list of exclusions.</p>	


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 personal accident insurance, you can:



Call
03-7652 3388



Email
customerservice@mcis.my

3 Know Your Obligations

For your personal accident insurance, you must pay a premium of:	
Premium	<premium amount> <frequency> for Sum Assured of <amount>. The premium is applicable to standard risks.
Rider 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

<ul style="list-style-type: none"> You must disclose all material facts such as medical condition, occupation and personal pursuits and state your age correctly. Otherwise, you may risk having your claim rejected or rider terminated. The rider terms and premium may vary depending on the underwriting requirements of MCIS Insurance Berhad. Premium is guaranteed. Your rider will lapse in the event that any premium is not paid within the grace period of the Policy, unless your Policy has acquired guaranteed surrender value. You can obtain information on claim procedures and relevant forms by contacting MCIS Insurance Berhad. 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. <p>Note: This list is non-exhaustive. You should refer to the supplementary contract for the full list of terms and conditions.</p>
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? Can I cancel my rider?

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

- Free Look Period:** You may cancel your rider 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 this rider after the free look period, you can cancel by writing to MCIS Insurance Berhad.