

Head Office:
Wisma MCIS, Jalan Barat,
46200 Petaling Jaya,
Selangor Darul Ehsan,
Malaysia

Postal Address:
P.O. Box 345, Jalan Sultan,
46916 Petaling Jaya,
Selangor Darul Ehsan,
Malaysia

T +603 7652 3388
F +603 7957 1562
E customerservice@mcis.my
W www.mcis.my

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 Enhanced Comprehensive Personal Accident Benefit?

Enhanced Comprehensive Personal Accident Benefit is a non-participating premium paying rider which provides coverage on death or Total and Permanent Disability due to accident. This rider also provides coverage on Temporary Total Disability, Temporary Partial Disability, Income Continuous Benefit and Hospitalisation due to accident.

2 Know Your Coverage/Benefits

As an illustration, for **RM440.00*** yearly, you will receive the following **coverage**:

*The premium shown is applicable for an office worker (occupational class 1), aged 30 next birthday, with rider term of **35** years, Sum Assured of **RM100,000** and standard risk.

Accidental Death or Total and Permanent Disability	(a) Death	RM100,000
	(b) Total and permanent disability	RM150,000
	(c) Total and permanent loss of use of one or both arms or legs	RM100,000
	(d) Total and irrecoverable loss of all sight in one or both eyes	RM100,000
	(e) Total and irrecoverable loss of sight in one eye except perception of light	RM50,000
	(f) Total and irrecoverable loss of lens of one eye	RM50,000
	(g) Total and permanent loss of hearing in both ears	RM75,000
	(h) Total and permanent loss of hearing in one ear	RM25,000
	(i) Total and permanent loss of speech	RM50,000
	(j) Total and permanent loss of thumb and four fingers of one hand	RM75,000
	(k) Total and permanent loss of four fingers of one hand	RM40,000
	(l) Loss of thumb	
	- Both phalanges	RM30,000
	- One phalanx	RM15,000
	(m) Loss of index finger	
	- Three phalanges	RM10,000
	- Two phalanges	RM8,000
	- One phalanx	RM6,000
	(n) Loss of middle finger - three phalanges	RM5,000
	(o) Loss of ring finger - three phalanges	RM5,000
	(p) Loss of little finger - three phalanges	RM5,000
	(q) Loss of toes	
	- All	RM15,000
	- Great, two phalanges	RM5,000
	- Great, one phalanx	RM3,000
	- Any other toe	RM1,000
The maximum total amount payable is RM100,000 , except for (b) which is RM150,000 .		
Accidental Death in Public Conveyance	RM200,000	
Temporary Total Disability	RM800 per week	
Temporary Partial Disability	RM450 per week	
Income Continuous Benefit	RM12,000 per year	
Hospitalisation	RM300 per day	
Additional Coverage	Not applicable.	

Your personal accident insurance **excludes**:

- 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.

Note: This list is **non-exhaustive**. You should refer to the supplementary 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 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>.
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The premium is applicable to standard risks.

Rider Term: <duration> years	Premium Payment Term: <duration> years
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You also have to pay the following fees and charges:

Commission	<percentage> of total premium paid or <amount>.
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4 Other Key Terms

- 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.

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

? 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.