

PRODUCT DISCLOSURE SHEET

Date: <date>

Dear Customer,

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

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

1 What is I-Linked Hospital Benefit Rider 2?

I-Linked Hospital Benefit Rider 2 is a non-participating unit deducting rider which provides a daily benefit upon hospitalisation due to illness or injury.

2 Know Your Coverage/Benefits

As an illustration, you will receive the following **coverage**:

This is applicable for a non-smoker male aged 30 next birthday, with rider term of <duration> years, Sum Assured of RM100,000 and standard risk. The Sum Assured shown is for illustration purpose only, the actual Sum Assured available for this plan is up to RM500.

Benefit	<100% of the Sum Assured> per day
---------	-----------------------------------

Additional Coverage	Not applicable.
---------------------	-----------------

Your medical and health insurance **excludes**:

- Hospitalisation caused by illness or disease during the first 30 days from the issue date or reinstatement date of this rider;
- Any form of treatment, examination or consultation related to childbirth, pregnancy or abortion; and
- Routine medical examination or consultation, cosmetic or dental care and treatment or plastic surgery, organ or tissue donation, gender transformation, or any experimental or elective surgery or congenital anomalies.

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 medical and health insurance, you can:


Call
03-7652 3388


Email
customerservice@mcis.my

3 Know Your Obligations

For your medical and health insurance, you must pay a premium of:

Premium	Not applicable. Monthly Insurance Charges will be deducted from your Account Value for the cost of providing the insurance coverage for Sum Assured of <amount>.
---------	--

The Insurance Charges illustrated in the Product Illustration <are applicable to standard risks/include the loading applicable for the policy>.

Rider Term: <duration> years

You also have to pay the following fees and charges:

Commission	Not applicable.
------------	-----------------

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 rider terminated.
- The rider terms and Insurance Charges may vary depending on the underwriting requirements of MCIS Insurance Berhad.
- Insurance Charges are not guaranteed. MCIS Insurance Berhad reserves the right to revise the Insurance Charges by giving 30 days' prior written notice.
- Your coverage will only start 30 days from the issue date or reinstatement date of this rider, for hospitalisation caused by illness or disease.
- The rider will lapse when the Account Value is insufficient to pay for the Insurance Charges.
- 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. The Insurance Charges which have been deducted less any medical expenses incurred will be refunded to the Account Value.
- **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.

SAMPLE