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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 LadyCare Rider 2 (Without Maternity)?

I-Linked LadyCare Rider 2 (Without Maternity) is a non-participating unit deducting rider which provides coverage on Female Illness Benefit, Golden Year Benefit, and Periodic Health Assessment Benefit.

2 Know Your Coverage/Benefits

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

This is applicable for a non-smoker female aged 30 next birthday, with rider term of 40 years, Sum Assured of RM100,000 and standard risk.

Female Illness Benefit

1. Female Cancer
2. Carcinoma In-Situ (Breast(s) or Cervix Uteri)
3. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
4. Facial Reconstructive Surgery due to Accident
5. Skin Grafting due to Skin Cancer or Accidental Burning
6. Reconstructive Surgery for Breast(s) due to Accident or Breast(s) Cancer:
 - 1 Breast
 - 2 Breasts

RM100,000 less any payment under Carcinoma In-Situ
RM20,000

RM100,000 less any payment under Carcinoma In-Situ
Up to **RM20,000**
Up to **RM30,000**

Up to **RM30,000**
Up to **RM40,000**

Golden Year Benefit

1. Hip or Femur Fractures due to Osteoporosis
2. Joint Replacement Surgery for Arthritis

Up to **RM20,000**
Up to **RM20,000**

Periodic Health Assessment Benefit

Up to **RM5,000** (every 3 years)

Additional Coverage

Not applicable.

Your medical and health insurance **excludes**:

- Pre-existing illness;
- Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes; and
- Acquired Immunodeficiency Syndrome (AIDS), AIDS related complex, infection by Human Immunodeficiency Virus (HIV).

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



Visit
[I-Linked LadyCare Rider 2](#)



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.
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.
- Some of the benefits covered under this rider will only begin after a certain period as stated in the supplementary contract.
- 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.