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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 LadyCare Rider (Without Maternity)?

LadyCare Rider (Without Maternity) is a non-participating premium paying rider which provides coverage on Female Illness Benefit, Golden Year Benefit, and Periodic Health Assessment Benefit.

2 Know Your Coverage/Benefits

As an illustration, for **RM810.00*** yearly, you will receive the following **coverage**:

*The premium shown 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	RM100,000 less any payment under Carcinoma In-Situ
2. Carcinoma In-Situ (Breast(s) or Cervix Uteri)	RM20,000
3. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	RM100,000 less any payment under Carcinoma In-Situ
4. Facial Reconstructive Surgery due to Accident	Up to RM20,000
5. Skin Grafting due to Skin Cancer or Accidental Burning	Up to RM30,000
6. Reconstructive Surgery for Breast(s) due to Accident or Breast(s) Cancer:	
- 1 Breast	Up to RM30,000
- 2 Breasts	Up to RM40,000
Golden Year Benefit	
1. Hip or Femur Fractures due to Osteoporosis	Up to RM20,000
2. Joint Replacement Surgery for Arthritis	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 :	
<ul style="list-style-type: none"> 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
[LadyCare Rider](#)



Email
customerservice@mcis.my

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Know Your Obligations

For your medical and health insurance, you must pay a premium of:	
Premium	<p><premium amount> <frequency> for Sum Assured of <amount>.</p> <p>The premium is applicable to standard risks.</p>
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>.

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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 premium may vary depending on the underwriting requirements of MCIS Insurance Berhad.
- Premium is guaranteed.
- Some of the benefits covered under this rider will only begin after a certain period as stated in the supplementary contract.
- 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.

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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.