



## PRODUCT DISCLOSURE SHEET

Date: &lt;date&gt;

Dear Customer,

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

Other customers have read this PDS and found it helpful; **you should read it too.****1 What is M-LifeCare?**

M-LifeCare is a non-participating unit deducting rider which waives the future basic premium upon Death, Total and Permanent Disability or diagnosis of any one of the 44 covered critical illnesses of Policy Owner.

**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 50 years, Sum Assured of **RM5,000** and standard risk.

Death	RM5,000 will be waived until the end of this rider term.
Total and Permanent Disability	RM5,000 will be waived until the end of this rider term.
Critical Illness	RM5,000 will be waived until the end of this rider term.
Additional Coverage	Not applicable.

The critical illnesses covered under this rider include:

1. Cancer
2. Stroke
3. Heart Attack
4. Multiple Sclerosis
5. Coronary Artery By-Pass Surgery

FIND OUT MORE:

**Note:** This is not a complete list. Please read your supplementary contract for details on the critical illnesses covered.Your life insurance **excludes**:

- Death due to suicide or self-inflicted injuries, while sane or insane within 13 months from effective date of insurance;
- Total and Permanent Disability exists at the effective date of insurance; and
- Critical illness due to pre-existing conditions.

**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](http://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 life insurance, you can:

Call  
03-7652 3388Visit  
[M-LifeCare](http://M-LifeCare)Email  
[customerservice@mcis.my](mailto:customerservice@mcis.my)**3 Know Your Obligations**

For your life 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 <b>&lt;amount&gt;</b> . The Insurance Charges illustrated in the Product Illustration are applicable to standard risks.
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Rider Term : &lt;duration&gt; years

You also have to pay the following fees and charges:

Commission	Not applicable.
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## 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 90 days' prior written notice.
- Your critical illness coverage will only start if there are no signs or symptoms leading to the diagnosis of your condition during the applicable waiting period. The waiting period is 30 days from the effective date of insurance, except for Cancer, Coronary Artery By-Pass Surgery, Heart Attack and Serious Coronary Artery Disease, where the waiting period is 60 days.
- 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.