



PRODUCT DISCLOSURE SHEET

Date: <date>

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 Payer Benefit Rider?

Payer Benefit Rider is a non-participating premium paying rider which waives the future premiums of EduSecure and Term Rider - Payer upon Death, Total and Permanent Disability or diagnosis of any one of the 36 covered critical illnesses of Policy Owner.

2 Know Your Coverage/Benefits

As an illustration, for **RM251.50*** yearly, you will receive the following **coverage**:

*The premium shown is applicable for a non-smoker male aged 30 next birthday, with premium payment term of 13 years, rider term of 13 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**:

- Pre-existing illness;
- Injury or illness caused by self-inflicted injury or duelling, while sane or insane within 13 months from issue date or any reinstatement date of this rider, whichever is later; and
- Total and Permanent Disability due to military or naval service in time of declared or undeclared war or while under orders for warlike operation or restoration of public order.

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 life insurance, you can:



Call
03-7652 3388



Email
customerservice@mcis.my

3 Know Your Obligations

For your life insurance, you must pay a premium of:

Premium	<premium amount> <frequency> for Sum Assured of <amount>.		
	The premium is applicable to standard risks.		
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>.
------------	---

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 premium may vary depending on the underwriting requirements of MCIS Insurance Berhad.
- Premium is not guaranteed. MCIS Insurance Berhad reserves the right to revise the premium by giving 3 months' prior written notice.
- Your critical illness coverage will only start if there is no manifestation of critical illness during the applicable waiting period. The waiting period is 30 days from the issue date or reinstatement date of this rider, whichever is later, except for Cancer, Coronary Artery By-Pass Surgery, Heart Attack and Serious Coronary Artery Disease, where the waiting period is 60 days.
- 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 only if you cancel EduSecure by giving a written notice to MCIS Insurance Berhad as Payer Benefit Rider is the mandatory rider to EduSecure.

- **Free Look Period:** You may cancel your rider only if you cancel EduSecure 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 only if you surrender EduSecure by writing to MCIS Insurance Berhad.