

## 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 MyCritical Cover?

MyCritical Cover is a non-participating yearly renewable critical illness plan which provides coverage upon diagnosis of any one of the 4 covered critical illnesses. This plan also provides Guardian Allowance Benefit.

### 2 Know Your Coverage/Benefits

**As an illustration, for RM11.40\* monthly, you will receive the following coverage:**

*\*The premium shown is applicable for a non-smoker male aged at 30 next birthday, with term of policy of 40 years, Basic Sum Assured of RM100,000 and standard risk.*

Critical Illness	<b>RM100,000</b>
Guardian Allowance	<b>RM5,000</b>
Additional Coverage	Not applicable.

The critical illnesses covered under this plan include:

1. Cancer
2. Stroke
3. Heart Attack
4. Kidney Failure

**Note:** Please read your policy contract for details on the critical illnesses covered.

Your medical and health insurance **excludes:**

- Pre-existing conditions;
- If the critical illness is diagnosed during the waiting period; and
- Injury or illness caused by self-inflicted injury or duelling whether sane or insane within 13 months from the issue date or any reinstatement date, whichever is later.

**Note:** This list is **non-exhaustive**. You should refer to the policy 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 medical and health insurance, you can:



Call  
03-7652 3388



Visit  
[MyCritical Cover](#)



Email  
[customerservice@mcis.my](mailto:customerservice@mcis.my)

### 3 Know Your Obligations

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

Basic Premium <premium amount> <frequency>, for Basic Sum Assured of <amount>.

The premium is applicable to standard risks. Premium is non-level and will increase according to your age on next birthday.

Term of Policy: <duration> years

Premium Paying Term: <duration> years

**You also have to pay the following fees and charges:**

Commission Not applicable.

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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 policy terminated.
- The policy 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 30 days' prior notice.
- Your coverage will only start 30 days after the issue date or any reinstatement date for Stroke and Kidney Failure, except for Cancer and Heart Attack, which is 60 days after the issue date or any reinstatement date.
- Survival period of 30 days following the diagnosis and confirmation of the critical illness is applicable.
- Grace period of 30 days for monthly and 45 days for all other frequency of premium payment is applicable. Your insurance plan will lapse in the event that any premium is not paid within the grace period.
- 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 policy contract for the full list of terms and conditions.

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## Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to MCIS Insurance Berhad.

- **Free Look Period:** You may cancel your Policy 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 your Policy after the free look period, you can cancel by writing to MCIS Insurance Berhad.

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