

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 MyLife Protect?

MyLife Protect is a non-participating term plan which provides coverage for death or Total and Permanent Disability.

2 Know Your Coverage/Benefits

As an illustration, for **RM150.00*** 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 30 years, Basic Sum Assured of RM500,000 and standard risk.*

Death	RM500,000
Total and Permanent Disability	RM500,000
Additional Coverage	Not applicable.

Your life insurance **excludes**:

- Death due to suicide whether sane or insane within 13 months from the issue date or the date of reinstatement, whichever is later;
- Death due to duelling or self-inflicted injuries whether sane or insane within 13 months from the issue date or the date of reinstatement, whichever is later; and
- Total and Permanent Disability due to attempted self-destruction or self-inflicted injuries whether sane or insane.

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).

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


 Visit
[MyLife Protect](#)


 Email
customerservice@mcis.my

3 Know Your Obligations

For your life 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.	
Term of Policy: <duration> years	Premium Paying 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 policy terminated.
- The policy terms and premium may vary depending on the underwriting requirements of MCIS Insurance Berhad.
- Premium is level and guaranteed throughout the term of policy.
- Grace period of 30 days for monthly and 45 days for all other frequency of premium payment is applicable. Your life 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.
- You are advised to nominate a nominee(s) for this plan and ensure that your nominee(s) are aware of the insurance plan that you have purchased.
- 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.



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. There is no surrender value for the Policy.

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