

PRODUCT DISCLOSURE SHEET	MCIS Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out I-Linked LadyCare Rider 2 (With Maternity). Be sure to also read the general terms and conditions.	I-Linked LadyCare Rider 2 (With Maternity)
	22 May 2024

1. What is this product about?

- I-Linked LadyCare Rider 2 (With Maternity) is a unit deducting rider designed for females, that provides coverage for female illnesses. It is a protection plan and has to be attached to a regular premium investment-linked basic policy offered by MCIS Insurance Berhad (MCIS Life). The benefits are provided below.
- This rider provides coverage up to 70 years old or end of the basic policy term, whichever is earlier. However, the maternity benefit will cease at 45 years old.

2. What are the covers / benefits provided?

Rider Sum Assured = RM 20,000  
This rider covers the following:

Rider Term = 45 years

Description Of Benefits		Ringgit Malaysia (RM)
		With Maternity Benefit
<b>I) COMPULSORY BENEFIT</b>		
<b>A. Female Illness Benefit</b>		
1.	Female Cancer	100% of Rider Sum Assured (RM 20,000) less any payment under benefit I(A)(2)
2.	Carcinoma In-Situ (Breast(s) or Cervix Uteri)	20% of Rider Sum Assured (RM 4,000)
3.	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	100% of Rider Sum Assured (RM 20,000) less any payment under benefit I(A)(2)
4.	Facial Reconstructive Surgery due to Accident	Reimbursement up to 20% of Rider Sum Assured (RM 4,000)
5.	Skin Grafting due to Skin Cancer or Accidental Burning	Reimbursement up to 30% of Rider Sum Assured (RM 6,000)
6.	Reconstructive Surgery for Breast(s) due to Accident or Breast(s) Cancer: - 1 Breast - 2 Breasts	Reimbursement up to 30% of Rider Sum Assured (RM 6,000) Reimbursement up to 40% of Rider Sum Assured (RM 8,000)
<b>B. Golden Year Benefit (The benefit shall commence upon age next birthday of 50 at policy anniversary)</b>		
1.	Hip or Femur Fractures due to Osteoporosis	Reimbursement up to 20% of Rider Sum Assured (RM 4,000)
2.	Joint Replacement Surgery for Arthritis	Reimbursement up to 20% of Rider Sum Assured (RM 4,000)
<b>C. Periodic Health Assessment Benefit</b>		0.5% of Rider Sum Assured (RM 100) (every 3 years)
<b>II) OPTIONAL BENEFIT</b>		
<b>A. Maternity Benefit (The benefit shall cease upon age next birthday of 45 at policy anniversary)</b>		
1.	Coverage for Pregnancy Complications (DIC, Ectopic Pregnancy, Still Birth, Hydatidiform Mole (Molar Pregnancy), Eclampsia (Severe Hypertension in Pregnancy))	20% of Rider Sum Assured (RM 4,000)
2.	Congenital Anomalies (Down's Syndrome, Spina Bifida, Tetralogy of Fallot, Transposition of Great Vessels)	30% of Rider Sum Assured (RM 6,000)
3.	Neonatal Death	20% of Rider Sum Assured (RM 4,000)
4.	Death due to Child Birth	100% of Rider Sum Assured (RM 20,000)

Notes:

- Upon claims of benefit under Item (I)(A)(1), (I)(A)(3) and (II)(A)(4), the rider will be terminated.
- Upon claims of Breast(s) cancer, the Life Assured is still entitled for Reconstructive Surgery for Breast due to Accident or Breast(s) Cancer within 3 years from the mastectomy only.
- Payment under Carcinoma In-Situ of Breast or Cervix Uteri (Item (I)(A)(2)) will reduce benefit payable under Female Cancer (Item (I)(A)(1)) & Systemic Lupus Erythematosus (SLE) with Lupus Nephritis (Item (I)(A)(3)).
- The aggregate amount of benefits payable under both Item (I)(A)(4) and Item (I)(A)(5) shall not exceed 30% of the Sum Assured in total in respect of the same Accident.

- Please refer to the policy contract for exact terms and conditions of the benefits.

The benefit(s) payable under eligible product are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MCIS Life or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

**3. How much insurance charges do I have to pay?**

- The insurance charges vary depending on the coverage chosen and attained age. Please refer to the Product Illustration for the exact details.
  - The insurance charges duration is 45 years.
- The Insurance Charges illustrated in the Product Illustration are applicable to standard risks. The rider terms and rates may vary depending on the underwriting requirements.
- Insurance charges will be determined based on your age next birthday at the policy anniversary.
- Rider insurance charges are not level and are not guaranteed. The Company reserves the right to vary the insurance charges by giving 30 days' prior written notice. Claims experience, cost of medical treatment and medical inflation are some of the factors which may contribute to the adjustment of the insurance charges. Changes in insurance charges will only be made on policy anniversary. Please note that past trends of changes in insurance charges do not necessarily reflect the future trend.

**4. What are the fees and charges that I have to pay?**

The insurance charges are deducted monthly from your account value for the coverage provided. The insurance charges will increase as you grow older. Details of the insurance charges for this rider are provided in the Product Illustration.

**5. What are some of the key terms and conditions that I should be aware of?**

- Importance of disclosure – you must disclose all material facts such as medical condition, occupation and state your age correctly.
- Free-look period – you may cancel your rider by returning the supplementary contract within 15 days after you have received the supplementary contract. The insurance charges which have been deducted (less any medical fee incurred) will be refunded to you.
- Policy lapse – The rider will lapse when the value of investment units is insufficient to pay for the insurance and other charges.

*Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this rider.*

**6. What are the major exclusions under this rider?**

The rider benefit shall not be payable in the event of the following:

- If the Female Illness/Surgery/Pregnancy exists at prior to the date of commencement of the rider or any reinstatement date of this rider, whichever is later; or
- For any covered benefits of which you should have been aware or of which symptoms were evident or for which you received medical advice or treatment prior to the date of commencement of the rider or any reinstatement date of this rider, whichever is later; or
- Acquired Immunodeficiency Syndrome (AIDS), AIDS related complex, infection by Human Immunodeficiency Virus (HIV); or
- Pregnancy complication arising within twelve (12) months from the date of inclusion of this rider or from the date of any reinstatement, whichever is the later.

*Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this rider.*

**7. Can I cancel my rider?**

You may cancel your rider by giving a written notice to the Company.

**8. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details (including that of the nominee and/or trustee) to ensure that all correspondences reach you and/or your nominee/trustee in a timely manner.

**9. Where can I get further information?**

Should you require additional information about medical and health insurance, please refer to the *insuranceinfo* booklet on 'Medical & Health Insurance'. You can obtain a copy from the insurance agent or alternatively, please visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**MCIS Insurance Berhad** Registration No.:199701019821 (435318-U)

Head Office : Wisma MCIS, Jalan Barat, 46200 Petaling Jaya, Selangor Darul Ehsan, Malaysia

Postal Address: P.O. Box 345, Jalan Sultan, 46916 Petaling Jaya, Selangor Darul Ehsan, Malaysia

Tel : 03-7652 3388

Fax : 03-7957 1562

Email : customerservice@mcis.my

Homepage : [www.mcis.my](http://www.mcis.my)

MCIS Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

**10. Other types of Medical and Health Insurance cover available?**

Please refer to our agents for other similar types of cover available.

**IMPORTANT NOTE:**  
**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 22 May 2024.

PRODUCT DISCLOSURE SHEET	MCIS Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out I-Linked LadyCare Rider 2 (Without Maternity). Be sure to also read the general terms and conditions.	I-Linked LadyCare Rider 2 (Without Maternity)
	22 May 2024

1. What is this product about?

- I-Linked LadyCare Rider 2 (Without Maternity) is a unit deducting rider designed for females, that provides coverage for female illnesses. It is a protection plan and has to be attached to a regular premium investment-linked basic policy offered by MCIS Insurance Berhad (MCIS Life). The benefits are provided below.
- This rider provides coverage up to 70 years old or end of the basic policy term, whichever is earlier. However, the maternity benefit will cease at 45 years old.

2. What are the covers / benefits provided?

Rider Sum Assured = RM 20,000

Rider Term = 20 years

This rider covers the following:

Description Of Benefits		Ringgit Malaysia (RM)
		Without Maternity Benefit
<b>I) COMPULSORY BENEFIT</b>		
<b>A. Female Illness Benefit</b>		
1.	Female Cancer	100% of Rider Sum Assured (RM 20,000) less any payment under benefit I(A)(2)
2.	Carcinoma In-Situ (Breast(s) or Cervix Uteri)	20% of Rider Sum Assured (RM 4,000)
3.	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	100% of Rider Sum Assured (RM 20,000) less any payment under benefit I(A)(2)
4.	Facial Reconstructive Surgery due to Accident	Reimbursement up to 20% of Rider Sum Assured (RM 4,000)
5.	Skin Grafting due to Skin Cancer or Accidental Burning	Reimbursement up to 30% of Rider Sum Assured (RM 6,000)
6.	Reconstructive Surgery for Breast(s) due to Accident or Breast(s) Cancer: - 1 Breast - 2 Breasts	Reimbursement up to 30% of Rider Sum Assured (RM 6,000) Reimbursement up to 40% of Rider Sum Assured (RM 8,000)
<b>B. Golden Year Benefit (The benefit shall commence upon age next birthday of 50 at policy anniversary)</b>		
1.	Hip or Femur Fractures due to Osteoporosis	Reimbursement up to 20% of Rider Sum Assured (RM 4,000)
2.	Joint Replacement Surgery for Arthritis	Reimbursement up to 20% of Rider Sum Assured (RM 4,000)
<b>C. Periodic Health Assessment Benefit</b>		0.5% of Rider Sum Assured (RM 100) (every 3 years)

Notes:

- Upon claims of Breast(s) cancer, the Life Assured is still entitled for Reconstructive Surgery for Breast due to Accident or Breast(s) Cancer within 3 years from the mastectomy only.
- Payment under Carcinoma In-Situ of Breast or Cervix Uteri (Item I(A)(2)) will reduce benefit payable under Female Cancer (Item I(A)(1)) & Systemic Lupus Erythematosus (SLE) with Lupus Nephritis (Item I(A)(3)).
- The aggregate amount of benefits payable under both Item I(A)(4) and Item I(A)(5) shall not exceed 30% of the Sum Assured in total in respect of the same Accident.
- Please refer to the policy contract for exact terms and conditions of the benefits.

The benefit(s) payable under eligible product are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MCIS Life or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

**3. How much insurance charges do I have to pay?**

- The insurance charges vary depending on the coverage chosen and attained age. Please refer to the Product Illustration for the exact details.
  - The insurance charges duration is 20 years.
- The Insurance Charges illustrated in the Product Illustration are applicable to standard risks. The rider terms and rates may vary depending on the underwriting requirements.
- Insurance charges will be determined based on your age next birthday at the policy anniversary.
- Rider insurance charges are not level and are not guaranteed. The Company reserves the right to vary the insurance charges by giving 30 days' prior written notice. Claims experience, cost of medical treatment and medical inflation are some of the factors which may contribute to the adjustment of the insurance charges. Changes in insurance charges will only be made on policy anniversary. Please note that past trends of changes in insurance charges do not necessarily reflect the future trend.

**4. What are the fees and charges that I have to pay?**

The insurance charges are deducted monthly from your account value for the coverage provided. The insurance charges will increase as you grow older. Details of the insurance charges for this rider are provided in the Product Illustration.

**5. What are some of the key terms and conditions that I should be aware of?**

- Importance of disclosure – you must disclose all material facts such as medical condition, occupation and state your age correctly.
- Free-look period – you may cancel your rider by returning the supplementary contract within 15 days after you have received the supplementary contract. The insurance charges which have been deducted (less any medical fee incurred) will be refunded to you.
- Policy lapse – The rider will lapse when the value of investment units is insufficient to pay for the insurance and other charges.

*Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this rider.*

**6. What are the major exclusions under this rider?**

The rider benefit shall not be payable in the event of the following:

- (i) If the Female Illness/Surgery/Pregnancy exists at prior to the date of commencement of the rider or any reinstatement date of this rider, whichever is later; or
- (ii) For any covered benefits of which you should have been aware or of which symptoms were evident or for which you received medical advice or treatment prior to the date of commencement of the rider or any reinstatement date of this rider, whichever is later; or
- (iii) Acquired Immunodeficiency Syndrome (AIDS), AIDS related complex, infection by Human Immunodeficiency Virus (HIV).

*Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this rider.*

**7. Can I cancel my rider?**

You may cancel your rider by giving a written notice to the Company.

**8. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details (including that of the nominee and/or trustee) to ensure that all correspondences reach you and/or your nominee/trustee in a timely manner.

**9. Where can I get further information?**

Should you require additional information about medical and health insurance, please refer to the *insuranceinfo* booklet on 'Medical & Health Insurance'. You can obtain a copy from the insurance agent or alternatively, please visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**MCIS Insurance Berhad** Registration No.:199701019821 (435318-U)

Head Office : Wisma MCIS, Jalan Barat, 46200 Petaling Jaya, Selangor Darul Ehsan, Malaysia  
Postal Address: P.O. Box 345, Jalan Sultan, 46916 Petaling Jaya, Selangor Darul Ehsan, Malaysia  
Tel : 03-7652 3388  
Fax : 03-7957 1562  
Email : customerservice@mcis.my  
Homepage : [www.mcis.my](http://www.mcis.my)

MCIS Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

**10. Other types of Medical and Health Insurance cover available?**

Please refer to our agents for other similar types of cover available.

**IMPORTANT NOTE:**  
**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 22 May 2024.