

PRODUCT DISCLOSURE SHEET	MCIS Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out the Group Accelerated Dread Disease Rider. Be sure to also read the general terms and conditions.	Group Accelerated Dread Disease Rider
	Please refer the quotation date

1. What is this product about?

Group Accelerated Dread Disease Rider is a non-participating group yearly renewable rider. It offers protection against dread disease up to the end of the policy term which does not exceed one (1) year for the Life Assured who is under the employment with the Policyholder.

Upon diagnosis of any of the specified 36 dread diseases of the Life Assured, one lump sum of this Rider Sum Assured will be payable to the Life Assured. This rider shall automatically terminate once 100% of the Rider Sum Assured is paid and the Basic Sum Assured shall automatically be reduced by 100% of this Rider Sum Assured.

This rider is yearly renewable up to age 70 years old next birthday of the Life Assured. The renewability is not guaranteed.

2. What are the covers / benefits provided?

This rider covers Dread Diseases as per Rider Sum Assured indicated in the quotation.

List of 36 Dread Diseases covered:

1. Alzheimer's Disease / Severe Dementia	19. HIV Infection Due To Blood Transfusion
2. Angioplasty and Other Invasive Treatments for Coronary Artery Disease	20. Kidney Failure – Requiring Dialysis Or Kidney Transplant
3. Bacterial Meningitis – Resulting In Permanent Inability To Perform Activities Of Daily Living	21. Loss of Speech
4. Benign Brain Tumor – Of Specified Severity	22. Major Head Trauma - Resulting In Permanent Inability To Perform Activities Of Daily Living
5. Blindness – Permanent And Irreversible	23. Major Organ / Bone Marrow Transplant
6. Brain Surgery	24. Medullary Cystic Disease
7. Cancer – Of Specified Severity And Does Not Cover Very Early Cancers	25. Motor Neuron Disease – Permanent Neurological Deficit With Persisting Clinical Symptoms
8. Cardiomyopathy – Of Specified Severity	26. Multiple Sclerosis
9. Chronic Aplastic Anemia - Resulting In Permanent Bone Marrow Failure	27. Muscular Dystrophy
10. Coma – Resulting In Permanent Neurological Deficit With Persisting Clinical Symptoms	28. Paralysis Of Limbs
11. Coronary Artery By-Pass Surgery	29. Parkinson's Disease – Resulting In Permanent Inability To Perform Activities Of Daily Living
12. Deafness – Permanent And Irreversible	30. Primary Pulmonary Arterial Hypertension – Of Specified Severity
13. Encephalitis – Resulting In Permanent Inability To Perform Activities Of Daily Living	31. Serious Coronary Artery Disease
14. End-Stage Liver Failure	32. Stroke – Resulting In Permanent Neurological Deficit With Persisting Clinical Symptoms
15. End-Stage Lung Disease	33. Surgery To Aorta
16. Fulminant Viral Hepatitis	34. Systemic Lupus Erythematosus With Severe Kidney Complications
17. Heart Attack – Of Specified Severity	35. Terminal Illness

18. Heart Valve Surgery	36. Third Degree Burns – Of Specified Severity
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Please refer to the quotation attached for itemized sum assured in different categories.

The coverage duration is up to (whichever is earlier):

1. The date of Life Assured's death or diagnosis of any of the specified 36 dread diseases; or
2. The date the Life Assured ceases to be in the employment with the Policyholder; or
3. The end of the Policy Year when the Life Assured attains age seventy (70);
4. The date on which the Rider is terminated; or
5. The date of expiration of the period for which the last premium payment is made; or
6. Any other date on which the Life Assured ceases to be eligible for assurance

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).

3. How much premium do I have to pay?

The rider's premium that you have to pay and the rider terms may vary depending on the underwriting requirements of the insurance company.

- The rider's estimated premium that you have to pay annually: **Please refer to quotation**
- Rider premium duration: one (1) year

Note:

- This rider provides a grace period of 60 days, which gives the Policyholder additional time to pay premium after the scheduled premium due date.
- The premium rate for this rider is not guaranteed and the Company reserves the right to revise the premium rate/insurance charge applicable at the time of renewal by giving 90 days written notice. Claims experience is one of the factors which may affect premium rate/insurance charge.

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

- (a) Commission – 10% of rider premium
- (b) Stamp Duty – refer to basic policy
- (c) Taxes – at the prevailing rate imposed by the Government

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 and state your age correctly.
- Free-look period - you may cancel your rider by returning the rider within 15 days after you have received the rider. MCIS Insurance Berhad will refund to you the premium that you have paid less any medical fee incurred.
- Premiums - MCIS Insurance Berhad reserves the right to revise the premium rates of this rider applicable at the time of renewal by giving you at least ninety (90) days advance written notice before the Policy Anniversary date.
- Unless renewed, the coverage will cease on expiry date and MCIS Insurance Berhad shall strictly not be liable.
- Rider switching - It may not be advantageous to replace your existing life or medical and health insurance rider with a new one as you may be subjected to new terms and conditions of the new rider or of the new insurer. If you intend to do so, we recommend that you consult your present insurer before making a final decision.

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

6. What are the major exclusions under this rider?

The rider benefit shall not apply to any condition or illness, directly or indirectly, wholly or partly caused by or arising from or in consequence of or contributed to by:-

- (a) signs or symptoms of the Dread Disease is manifested prior to or within:
 - i. 60 days for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Cancer – Of Specified Severity And Does Not Cover Very Early Cancers, Coronary Artery By-Pass Surgery, Heart Attack – Of Specified Severity, Serious Coronary Artery Disease; or
 - ii. 30 days for all other Dread Disease;

from the Effective Date or date of reinstatement of the Life Assured under this Rider;

- (b) Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV);
- (c) self-inflicted injuries, while sane or insane; or
- (d) pre-existing condition.

The rider benefit shall also not apply if the Life Assured did not survive for at least 30 days after the diagnosis of the Dread Disease.

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

7. Can I cancel my rider?

You (the Policyholder) may cancel your rider prior to the renewal date by giving a written notice to MCIS Insurance Berhad. If you cancel the rider provided that no claims have been made during the current policy year, a certain percentage of annual premium is refundable after deducting the cancellation charge. The refund of premium that MCIS Insurance Berhad will pay you when you cancel the policy before the policy anniversary will be much less than the total amount of premium that you have paid.

Period Not Exceeding	Refund of Annual Premium
15 days*	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Exceeding 11 months	No Refund

*Applicable to second policy year onwards.

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 to ensure that all correspondences reach you 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' available on www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

MCIS Insurance Berhad Registration No. 199701019821 (435318-U)
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 Postal Address : P.O. Box 345, Jalan Sultan, 46916 Petaling Jaya, Selangor Darul Ehsan, Malaysia
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MCIS Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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Malaysia	Malaysia		



10. Other similar types of cover available.

Please refer to MCIS Insurance Berhad or our sales representatives for other similar types of plan offered.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THE INSURANCE COVERAGE OF INDIVIDUALS UNDER YOUR EMPLOYMENT IS AT AN APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT MCIS INSURANCE BERHAD DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid maximum up to 90days from the quotation date