

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

1. What is this product about?

Group Hospitalisation and Surgical Rider is a non-participating group yearly renewable rider that covers the Life Assured's medical expenses for hospitalisation and surgery due to illness or accident. It covers 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.

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?

Please refer to quotation attached for the Schedule of Benefits and Additional Covers included.

Note:

- Indemnity payable is subject to relevant maximum benefit amount. Please refer to the Schedule of Benefits for more details.

Duration of cover is One (1) year. Renewal has to be done annually and renewability is not guaranteed.

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 premium that you have to pay and the rider terms may vary depending on the underwriting requirements of MCIS Insurance Berhad:

- The rider's estimated premium that you have to pay annually:
 - Standard Cover : **Please refer to quotation**
 - Additional Cover (if any): **Please refer to quotation**
 - Total : **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?

- Commission - 10% of rider premium
- Stamp Duty - refer to basic policy
- 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 applicable at the time of renewal by notifying you in written notice of its decision at least ninety (90) days before the Policy Anniversary date.
- Claim Procedure - The Life Assured shall within thirty (30) days of a Disability that incurs claimable expenses, give written notice to MCIS Insurance Berhad stating full particulars of such event, including all original bills and receipts, and a full Physician's report stipulating the diagnosis of the condition treated and the date the Disability commenced in the Physician's

opinion and the Physician's summary of the cost of treatment including medicines and services rendered.

- Unless renewed, the coverage will cease on expiry date and MCIS Insurance Berhad shall strictly not be liable.
- Waiting Period - There is a Waiting Period of thirty (30) days between the beginning of the Life Assured's disability and the rider's commencement or reinstatement date. This is applied only when the Life Assured is first covered and will no longer be applicable after the first year of cover. However, if there is a reinstatement in insurance, the Waiting Period will apply again.
- 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?

This rider does not cover any hospitalization, surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:-

- (a) Pre-existing conditions for the first 12 months of continuous cover from the commencement date of the Individual Effective Date in respect of each Insured Employee/Dependent but does not extend to Policy renewals for the same benefits unless stated otherwise.
- (b) Specified Illnesses occurring during the first 120 days of continuous cover.
- (c) Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
- (d) Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the Period of Insurance.
- (e) Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
- (f) Pregnancy, child birth (including surgical delivery), miscarriage (except as provided for under Accidental Miscarriage & Stillbirth Benefit in the Schedule of Benefits), abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization.
- (g) Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
- (h) Sickness or Injury arising from racing of any kind (except foot racing), hazardous spots such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.

Note: This list is non-exhaustive. Please refer to the rider contract for the full list of 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 rider 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%

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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)
 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

MCIS Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara 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 WILL BEST SERVE YOUR NEEDS. 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.