

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

1. What is this product about?

Group Outpatient Clinical Rider is an optional rider benefit that offers an Life Assured access to Outpatient medical attention at registered panel clinics by means of a cashless medical card and/or through reimbursement. This rider can be extended to the spouse and family members. This rider can only be offered together with Group Hospital and Surgical (GHS). 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.

The Group Outpatient Clinical rider may be structured with one or more of the following benefits:

- (a) Outpatient General Practitioner Benefit;
- (b) Outpatient Specialist Benefit;
- (c) Dental Benefit;
- (d) Physiotherapy Benefit;
- (e) Health Examination;
- (f) Alternative Treatment;
- (g) Maternity Benefit;
- (h) Mental Health Benefit
- (i) Optical Benefit

Please refer to quotation for the benefits provided by structured Group Outpatient Clinical plan.

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:

- Please refer to quotation for the rider's estimated premium that you have to pay annually.
- 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 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.

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?

No benefit shall be payable for any of the following services, products or conditions or injuries directly or indirectly, wholly or partly resulting from:-

- Plastic/Cosmetic surgery or treatment including but not limited to eye examination, glasses (all corrective glasses or contact lenses, except monofocal intraocular lenses in cataract surgery), double eyelids, acne, keloids, scars, skin tags, gynaecomastia, diffused alopecia/hair loss, etc. or treatment of their complications.
- Refraction, treatment or surgical correction of nearsightedness (Radial Keratotomy or Lasik), Orthoptics, Visual stimulation, Xyoptics, phacik IOL implant or intra-ocular lenses replacement surgery.
- The use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof, aero chambers and equipment for nebulising, Continuous positive airway pressure (CPAP), Continuous ambulatory peritoneal dialysis (CAPD), orthopedic pads.
- Circumcision unless medically necessary for treatment of a disease.
- Private nursing, rest cures or sanitarium care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law.
- Any treatment, assessment or surgical operation for congenital abnormalities or deformities including hereditary conditions or developmental ailments and any Disability or complications arising therefrom inclusive but not restricted to such as dermoid cysts, childhood hernias/hydrocele (all hernia up to age of six is not covered), clubfoot, Ventricular Septal Defect (VSD), Atrial Septal Defect (ASD), Thalassemia, Squint, Haemangioma, Traditional Complimentary Medicine etc. If, however, Life Assured has Alternative Treatment coverage, it shall be subject to its respective benefit limitations.
- Pregnancy, childbirth (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. If, however, Life Assured has Maternity Benefit coverage, it shall be subject to its respective benefit limitations.
- Erectile dysfunction and tests or treatment related to impotence or sterilization.

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 policy provided that no claims have been made during the current policy year, MCIS Insurance Berhad shall refund the premium without interest based on premium payment frequency and the remaining number of days. 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.

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.

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 SALES REPRESENTATIVES 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.