

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

### 1. What is this product about?

Group Personal Accident Rider is a non-participating yearly renewable group personal accident rider that provides compensation in the event that the Life Assured becomes Total and Permanent Disability or Partial and Permanent Disability or dies due to violent, accidental, external and visible events.

The rider's benefits are payable to the Policyholder within three hundred and sixty five (365) days from the date of occurrence of the covered accidental event.

### 2. What are the covers / benefits provided?

The benefits provided under this rider for selection are:

- (a) Accidental Death & Dismemberment Benefit;
- (b) Accidental Death Benefit;
- (c) Accidental Total & Permanent Disability Benefit;
- (d) Accidental Partial & Permanent Disability Benefit;
- (e) Accidental Temporary & Total Disability Benefit;
- (f) Accidental Partial & Temporary Disability Benefit;
- (g) Accidental Medical Reimbursement

Please refer to quotation for the coverage of the rider selected and the itemized sum assured in different categories..

#### Note

- If the Life Assured suffers from any of the covered accidental events, the percentage of sum assured payable will be according to the Schedule of Compensation.
- Please refer to the Group Personal Accident supplementary contract for detailed information about the Schedule of Compensation.
- Maximum indemnity payable under this rider will not exceed 100% of the sum assured.

Duration of cover is for one (1) year and allowed to be renewed up to Life Assured's age 70 years old next birthday. 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](http://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 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 period of time after the due date, for the payment of premium.
- The rider's term is yearly renewable and the renewal premiums payable is not guaranteed.

### 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 your occupation and your personal pursuits which would affect the risk profile and number of personal accident policies that you have purchased from other insurance companies.
- 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.
- Notice of claim - you are required to provide a written notice to MCIS Insurance Berhad by giving full particulars of any injury for claim within 30 days after occurrence of the accident causing the injury, and in case of death or permanent dismemberment immediate notice must be given.
- Unless renewed, the coverage will cease on expiry date and the insurance company 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 supplementary contract for the terms and conditions under this rider.

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

The benefit under this rider shall not cover any death, disablement or any other loss caused directly or indirectly, wholly or partly by the following:-

- (a) Self-inflicted injuries or suicide while sane or insane.
- (b) Bodily infirmity or mental or functional disorder or illness or disease of any kind, or any infection, other than infections occurring simultaneously with and in consequence of an accidental cut or wound.
- (c) Taking of poison or the inhaling of gas, whether voluntary or otherwise.
- (d) Any injury sustained:
  - While on duty in any navy, army, air force, police or fire brigade.
  - From war invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, strike, riot or civil commotion.
  - While engaging in aviation activities (except as an ordinary fare-paying passenger or crew member on a regular public air service) or aerial flight of whatsoever nature whether for sports or recreational.
  - As a result of the committing, attempting or provoking an assault or a felony or from any violation of the law.
  - While under the influence of alcohol, drugs or narcotic.
  - While engaging in professional sports, polo, bungee jumping, steeple chasing, mountaineering, winter sports, hunting.
  - From engaging in water skiing, scuba diving, sky diving or any underwater activity.
  - While engaging in racing of any kind other than on foot.
  - Willful or negligent exposure to unnecessary risks or perils.

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

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

You (the Policyholder) may cancel your rider 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%
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 / personal details?**

It is important that you inform us of any change in your life profile including your occupation and personal pursuits which would affect the risk profile.

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

Should you require additional information about personal accident insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance' available on [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 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 FOR DEATH AND DISABLEMENT OF INDIVIDUALS UNDER YOUR EMPLOYMENT IS AT AN APPROPRIATE AMOUNT. THE EMPLOYEE MUST NOMINATE A NOMINEE AND ENSURE THAT THE NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT THE EMPLOYEE PURCHASED. 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.