

PRODUCT DISCLOSURE SHEET	MCIS Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out SuperTreasure. Be sure to also read the general terms and conditions.	SuperTreasure
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1. What is this product about?

- SuperTreasure is a regular premium non-participating whole life protection plan which matures at age 100 next birthday. It provides protection against Death, Total & Permanent Disability (TPD) and Critical Illness, and up to 3 times coverage for Accidental Death. The Basic Sum Assured of this plan will increase every 5 years and upon maturity, the In-Force Sum Assured (which is the Basic Sum Assured plus all increments) will be payable. This plan also provides Survival Benefit and Surrender Value. Details of benefits are provided below.
- This plan is exempted from Goods & Services Tax (GST).

2. What are the covers / benefits provided?

Basic Sum Assured = RM500,000

Policy Term = 70 years

Premium Paying Term = 70 years

This policy provides the following benefits:

Increase in Basic Sum Assured	While the policy is in-force, the Basic Sum Assured will be increased by 10% of the initial Basic Sum Assured (RM50,000) on the policy anniversaries following the completion of every 5 years until end of the policy term. The Basic Sum Assured plus all increments shall be referred to In-Force Sum Assured.
Death Benefit	100% of In-Force Sum Assured less previous claim under TPD and Critical Illness Benefit (if any) will be payable. The policy will be terminated upon full payment of Death Benefit.
Total & Permanent Disability (TPD) Benefit (prior to age 70 next birthday)	100% of In-Force Sum Assured less previous claim under Critical Illness Benefit (if any) will be payable 6 months from the date of diagnosis. Maximum TPD Benefit payable is RM2,000,000 per life.
Critical Illness Benefit	(a) Upon diagnosis of any of the 36 critical illnesses (except for Angioplasty And Other Invasive Treatments For Coronary Artery Disease), 100% of In-Force Sum Assured less previous claim under Critical Illness Benefit (if any) will be payable. (b) Upon diagnosis of Angioplasty And Other Invasive Treatments For Coronary Artery Disease, 10% of In-Force Sum Assured (subject to maximum of RM25,000) will be payable. This covered event is payable once only under this policy. Maximum Critical Illness Benefit payable is RM1,000,000 per life.
Accidental Death Benefit (prior to age 70 next birthday)	(a) In the event of death due to accidental causes, an amount equivalent to 100% of the In-Force Sum Assured will be payable on top of the Death Benefit. (b) In the event of death due to accidental causes while travelling in a public conveyance other than a taxi, hired and/or private vehicle, aircraft or sea vessel; or in a electric lift; or in consequence of the burning of any hotel rated as four star and above or in theatre or cinema, an amount equivalent to 200% of the In-Force Sum Assured will be payable on top of the Death Benefit. Maximum Accidental Death Benefit payable is RM1,000,000 per life.
Maturity Benefit	Upon survival to the end of policy term, 100% of In-Force Sum Assured less previous claim under TPD and Critical Illness Benefit (if any) will be payable. The policy will be terminated upon full payment of Maturity Benefit.
Survival Benefit - Optional	While the policy is in-force, you will receive an annual payout equivalent to 5% of the initial Basic Sum Assured (RM25,000), starting from the end of the 10th policy year until the end of the policy term.
Surrender Value	Cash Surrender Value will be payable upon surrender. Please refer to the Sales Illustration for exact details.

List of thirty-six (36) critical illnesses covered:

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| 1. Alzheimer's Disease/Severe Dementia | 13. Encephalitis - Resulting In Permanent Inability To Perform Activities Of Daily Living | 26. Multiple Sclerosis |
| 2. Angioplasty and Other Invasive Treatments For Coronary Artery Disease | 14. End-Stage Liver Failure | 27. Muscular Dystrophy |
| 3. Bacterial Meningitis - Resulting In Permanent Inability To Perform Activities Of Daily Living | 15. End-Stage Lung Disease | 28. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection |
| 4. Benign Brain Tumor - Of Specified Severity | 16. Full Blown AIDS | 29. Paralysis Of Limbs |
| 5. Blindness - Permanent And Irreversible | 17. Fulminant Viral Hepatitis | 30. Parkinson's Disease - Resulting In Permanent Inability To Perform Activities Of Daily Living |
| 6. Brain Surgery | 18. Heart Attack - Of Specified Severity | 31. Primary Pulmonary Arterial Hypertension - Of Specified Severity |
| 7. Cancer - Of Specified Severity And Does Not Cover Very Early Cancers | 19. Heart Valve Surgery | 32. Serious Coronary Artery Disease |
| 8. Cardiomyopathy - Of Specified Severity | 20. HIV Infection Due To Blood Transfusion | 33. Stroke - Resulting In Permanent Neurological Deficit With Persisting Clinical Symptoms |
| 9. Chronic Aplastic Anemia - Resulting In Permanent Bone Marrow Failure | 21. Kidney Failure - Requiring Dialysis Or Kidney Transplant | 34. Surgery to Aorta |
| 10. Coma - Resulting In Permanent Neurological Deficit With Persisting Clinical Symptoms | 22. Loss Of Speech | 35. Terminal Illness |
| 11. Coronary Artery By-Pass Surgery | 23. Major Head Trauma - Resulting In Permanent Inability To Perform Activities Of Daily Living | 36. Third Degree Burns - Of Specified Severity |
| 12. Deafness - Permanent And Irreversible | 24. Major Organ / Bone Marrow Transplant | |
| | 25. Motor Neuron Disease - Permanent Neurological Deficit With Persisting Clinical Symptoms | |

Note:

- For a child below the age of 4, juvenile lien will apply to Death Benefit and Accidental Death Benefit where a proportion of the In-Force Sum Assured will be payable.
- 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).

3. How much premium do I have to pay?

- The basic premium that you have to pay varies depending on the coverage/benefit chosen, age at entry, gender, premium paying term etc. Please refer to the Sales Illustrations for the exact detail.
 - The estimated basic premium that you have to pay: RM30,225.00 Yearly
 - Premium duration: 70 years
- The premium rates are applicable to standard risks. The policy terms and rates may vary depending on the underwriting requirements.
- The premium rate is guaranteed throughout the duration of the policy.

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

The total commission payable is 171.00% of one year premium.

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 policy by returning the policy within 15 days after you have received the policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Grace period is 30 days for monthly payment frequency and 45 days for yearly, half-yearly and quarterly payment frequency.
- You should satisfy yourself that this plan will best serve your needs and that the premium payable under this plan is an amount you can afford.
- A surrender charge will be applicable on the guaranteed cash surrender value of policy throughout the entire duration of policy. The surrender charge amount is depicted in table below.

Number of Policy Year Premiums Paid	Surrender Charge (% of Guaranteed Cash Surrender Value)
Less than 3 years	100%
3 years and above	20%

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

6. What are the major exclusions under this policy?

- (a) The Death Benefit shall not be payable if the Life Assured dies by duelling, self-inflicted injuries or suicide, whether sane or insane within thirteen (13) months from the Issue Date or date of reinstatement of the policy, whichever is later.
- (b) The TPD Benefit shall not be payable if any of the disability is caused directly or indirectly, wholly or partly by: attempted self-destruction or self-inflicted injuries while sane or insane; military or naval service in time of declared or undeclared war or while under orders for warlike operation or restoration of public order.
- (c) The Accidental Death Benefit shall not cover accidental death caused directly or indirectly, wholly or partially, by:
 - i. assault or murder; or
 - ii. riot or civil commotion, strikes or terrorist activities; or
 - iii. self-destruction while sane or insane; or
 - iv. military or naval service in time of declared or undeclared war or while under orders for warlike operation or restoration of public order.
- (d) The Critical Illness Benefit shall not be payable if the critical illness occurs directly or indirectly, wholly or partly, by any one (1) of the following occurrences:
 - i. Pre-Existing Illness.
 - ii. The signs or symptoms of the critical illness is manifested prior to or:
 - within sixty (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 and Serious Coronary Artery Disease; or
 - within thirty (30) days for all other covered critical illnesses;from the Issue Date or reinstatement date of the policy, whichever is later.
 - iii. Self-inflicted injury or attempted suicide.

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

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to the Company. Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy may lapse unless your policy has acquired cash value. The cash amount that the insurance company will pay you when you cancel the policy before the maturity period will be much less than the total amount of premium that you have paid. There could be no cash amount payable upon cancellation depending on your plan chosen.

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 life insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance'. You can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

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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 our agents for other similar types of cover available.

IMPORTANT NOTE:
BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at XXXX.