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## PRODUCT DISCLOSURE SHEET

Date: <date>

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is Hospital Benefit Rider?

Hospital Benefit Rider is a non-participating premium paying rider which provides a daily benefit upon hospitalisation due to illness or injury.

### 2 Know Your Coverage/Benefits

As an illustration, for <premium amount based on RM100,000> <frequency>, you will receive the following coverage:

*\*The premium shown is applicable for a non-smoker male aged 30 next birthday, with rider term of <duration> years, Sum Assured of RM100,000 and standard risk. The Sum Assured shown is for illustration purposes only, the actual Sum Assured available for this rider is up to RM500.*

Benefit	<100% of the Sum Assured> per day
Additional Coverage	Not applicable.

Your medical and health insurance **excludes**:

- Hospitalisation caused by illness or disease during the first 30 days from the issue date or reinstatement date of this rider;
- Any form of treatment, examination or consultation related to childbirth, pregnancy or abortion; and
- Routine medical examination or consultation, cosmetic or dental care and treatment or plastic surgery, organ or tissue donation, gender transformation, or any experimental or elective surgery or congenital anomalies.

**Note:** This list is **non-exhaustive**. You should refer to the supplementary contract for the full list of exclusions.

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MCIS Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

MCIS Insurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

If you have any questions or require assistance on your medical and health insurance, you can:



Call  
03-7652 3388



Email  
[customerservice@mcis.my](mailto:customerservice@mcis.my)

### 3 Know Your Obligations

For your medical and health insurance, you must pay a premium of:

Premium	<premium amount> <frequency> for Sum Assured of <amount>.
	The premium is applicable to standard risks.

Rider Term: <duration> years	Premium Payment Term: <duration> years
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You also have to pay the following fees and charges:

Commission	<percentage> of total premium paid or <amount>.
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### 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or rider terminated.
- The rider terms and premium may vary depending on the underwriting requirements of MCIS Insurance Berhad.
- Premium is guaranteed.
- Your coverage will only start 30 days after the issue date or reinstatement date of this rider, for hospitalisation caused by illness or disease.
- Your rider will lapse in the event that any premium is not paid within the grace period of the Policy, unless your Policy has acquired guaranteed surrender value.
- You can obtain information on claim procedures and relevant forms by contacting MCIS Insurance Berhad.
- If you switch your policy from one insurer to another or transfer from one type of insurance plan to another, you may be subject to new terms and conditions of the new insurance plan or of the new insurer.

**Note:** This list is **non-exhaustive**. You should refer to the supplementary contract for the full list of terms and conditions.



### Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to MCIS Insurance Berhad.

- **Free Look Period:** You may cancel your rider within 15 days from the date of delivery of the Policy. MCIS Insurance Berhad will refund to you the premium paid less any medical expenses incurred without interest.
- **After Free Look Period:** If you decide not to continue this rider after the free look period, you can cancel by writing to MCIS Insurance Berhad.

SAMPLE