MCIS INSURANCE BERHAD Registration No.:199701019821 (435318-U)

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PRODUCT DISCLOSURE SHEET

Date: **<date>**

Dear Customer,

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

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

1 What is M-CoreProtect (with Maturity Benefit)?

M-CoreProtect is a non-participating whole life plan that offers a combination of insurance protection and savings. This plan provides coverage for death or critical illness. This plan also provides Maturity Benefit.

2 Know Your Coverage/Benefits

As an illustration, for **RM15,950.00*** yearly, you will receive the following **coverage:**

**The premium shown is applicable for a non-smoker male aged 30 next birthday, with premium payment term of 20 years, policy term of 50 years, Basic Sum Assured of RM500,000 and standard risk.*

Death	**RM500,000**
Critical Illness	(a) **RM500,000** for covered critical illnesses except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease; and (b) **RM25,000** for Angioplasty and Other Invasive Treatments for Coronary Artery Disease. The maximum total amount payable is **RM500,000.**
Maturity Benefit	**RM500,000**
Additional Coverage	Not applicable.

The critical illnesses covered (as defined in the policy contract) under this plan includes:

FIND OUT MORE:

1. Cardiovascular System
2. Digestive System
3. Hematological System
4. Hepatic System and Liver Function
5. Neurological System
6. Renal System and Kidney Function
7. Respiratory System
8. Sensory System
9. Disabilities
10. Infections
11. Cancer
12. Progressive Scleroderma
13. Terminal Illness

Note: Please read your policy contract for details on the critical illnesses covered.

Your life insurance **excludes**:

- Death due to suicide, while sane or insane within 12 months from the effective date of insurance;
- Death as a result of duelling, committing, attempting an unlawful act or provoking an assault or a felony or from any violation of law; and
- Critical illness due to pre-existing conditions.

Note: This list is **non-exhaustive**. You should refer to the policy 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).

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 life insurance, you can:

Call	Visit	Email
03-7652 3388	M-CoreProtect	customerservice@mcis.my

SAMPLE

3 Know Your Obligations

For your life insurance, you must pay a premium of:	
Basic Premium	**<premium amount>** <frequency> for Basic Sum Assured of **<amount>.** The premium is applicable to standard risks.
Policy Term: **<duration>** years	Premium Payment Term: **<duration>** years
You also have to pay the following fees and charges:	
Commission	**<percentage>** of total Basic Premium paid or **<amount>.** Please refer to the Product Illustration for more details.

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 policy terminated.
- The policy terms and premium may vary depending on the underwriting requirements of MCIS Insurance Berhad.
- Premium is guaranteed.
- Your critical illness coverage will only start if there are no signs or symptoms leading to the diagnosis of your condition during the applicable waiting period. For critical illnesses covered, the waiting period is 30 days from the effective date of insurance except for Cancer and the Cardiovascular System, where the waiting period is 60 days.
- Grace period of 30 days for monthly and 45 days for all other frequency of premium payment is applicable. Your life insurance plan will lapse in the event that any premium is not paid within the grace period, unless your policy has acquired guaranteed surrender value.
- You can obtain information on claim procedures and relevant forms by contacting MCIS Insurance Berhad.
- You are advised to nominate a nominee(s) for this plan and ensure that your nominee(s) are aware of the insurance plan that you have purchased.
- 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 policy contract for the full list of terms and conditions.

? Can I cancel my policy?

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

- **Free Look Period:** You may cancel your Policy 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 your Policy after the free look period, you can surrender by writing to MCIS Insurance Berhad. Upon receiving the surrender request, MCIS Insurance Berhad will pay the guaranteed surrender value (if any) less any indebtedness.

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