

# **MCIS INSURANCE BERHAD (435318-U)**

Head Office: WISMA MCIS, JALAN BARAT,  
46200 PETALING JAYA, SELANGOR DARUL EHSAN, MALAYSIA

## **LIFE PLUS MASTER POLICY** (Non-Participating Policy)

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

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**SECTION 1: MASTER POLICY SCHEDULE**

Life Plus

**GROUP ASSURANCE PLAN**

GROUP POLICY NO. :

DATE OF ISSUE :

MASTER POLICY COMMENCEMENT DATE :

MASTER POLICYHOLDER : AEON Credit Service (M) Berhad

MASTER POLICYHOLDER'S ADDRESS :

POLICY COVERAGE : 1 year for each Principal Member from the Certificate Effective Date (Please refer to Certificate of Assurance for further details)

PREMIUM : RM 75.00 per Life Assured (Single Premium)

Benefits	Basic Sum Assured (RM)
Death due to Natural Causes	10,000.00
Accidental Death	30,000.00

APPLICATION DATE :

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<Authorised Personnel>

## **SECTION 2: POLICY DEFINITIONS**

In this Master Policy where consistent with the contents the singular shall include the plural and vice-versa and words importing the masculine gender shall include the feminine gender, and the following words shall have the meaning set opposite them in the list below unless the context otherwise requires.

**1. ACCIDENT**

Shall mean a sudden, unintentional, unexpected, unusual, and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of bodily injury.

**2. ACCIDENTAL CAUSES**

Shall mean event(s) as a result of Accident(s).

**3. AGE**

Shall mean the age of the Life Assured on the next birthday.

**4. BASIC SUM ASSURED**

In respect of any Life Assured shall mean the amount of assurance as specified in the Master Policy Schedule.

**5. CERTIFICATE OF ASSURANCE**

Shall mean the individual certificate issued as evidence of insurance coverage.

**6. CERTIFICATE ANNIVERSARY**

Refers to the same date as the Certificate Effective Date each year during the duration of the Certificate of Assurance.

**7. CERTIFICATE EFFECTIVE DATE**

Shall mean the date of issue of the Certificate of Assurance and the start of insurance coverage under the Certificate of Assurance as shown in the Certificate of Assurance.

**8. CERTIFICATE EXPIRED DATE**

Refers to the date specified in the Certificate of Assurance and means that the Certificate of Assurance will no longer be in-force.

**9. CERTIFICATE YEAR**

Shall mean one-year period from and inclusive of the Certificate Effective Date, or one-year period from and inclusive of each Certificate Anniversary.

**10. COMPANY / WE / US /OUR**

Refers to MCIS Insurance Berhad.

**11. ELIGIBLE MEMBER**

Shall mean a Member who is eligible to participate in the assurance plan under this Master Policy and client to the Master Policyholder. The persons eligible for this Master Policy are the customers of the Master Policyholder.

**12. ENDORSEMENT**

Shall mean written evidence of any amendment, variation or change made to this Master Policy and Certificate of Assurance.

**13. LAWFUL EXECUTOR**

Refers to a person who has the legal appointment given by the court to carry out duties or to solve any legal issues on behalf of any deceased person.

**14. LIFE ASSURED**

Shall mean an Eligible Member, in respect of whom an assurance under this Master Policy has been affected as specified in the Certificate of Assurance attached.

**15. MASTER POLICY**

Shall mean this agreement, any rider, or schedule therein, any amendment thereto signed by the Company, the

application of the Master Policyholder, any individual proposal form in any other form signed by the Principal Members or Life Assured of the Master Policyholder constituting the entire Master Policy.

**16. MASTER POLICYHOLDER / YOU / YOUR**

Shall mean the entity whose name and address are specified in the Master Policy Schedule and include its successors in title and assigns.

**17. MASTER POLICY SCHEDULE**

Shall mean an attachment, schedule, amendment, or other writing that is annexed (added) to a Master Policy Document in order to modify it.

**18. NATURAL CAUSES**

Shall mean any sickness or disease but not Accidents.

**19. NON-PARTICIPATING**

This Master Policy does not participate in the profits of the Company's life insurance business.

**20. PREMIUM**

Shall mean the Premium amount as shown in the Master Policy Schedule and Certificate of Assurance.

**21. PRINCIPAL MEMBER**

Shall mean the person named in the Certificate of Assurance who owns the Certificate of Assurance and can exercise all rights, privileges, and options available under the Certificate of Assurance.

**22. TRUST POLICY**

An insurance policy in which the Nominee is the Principal Member's spouse or child, or where there is no living spouse or child at the time of nomination, his parent. Under such a policy, the policy moneys do not form part of the estate of the deceased Principal Member and is not subjected to his debts.

**23. TRUSTEE**

A person who is given the legal title to the property which he holds not for his own benefit but on trust for the benefit or interest of another or others.

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## **SECTION 3: GENERAL PROVISIONS**

### **1. MASTER POLICY**

- 1.1 This Master Policy and the application form therefore (copy of which is attached hereto), shall constitute the entire policy between the Company and the Master Policyholder.
- 1.2 All Statements made by the Master Policyholders or by Life Assured shall be deemed representations and warranties and may affect any claim made hereunder and/or under any individual Certificate of Assurance.
- 1.3 No agent or broker is authorized to make or to modify this Master policy, to extend the time for payment of Premium, to waive any lapse or forfeiture, to waive any of the Company's rights or requirements, or to bind the Company by making any promise or by accepting any representation or information in respect of this Master Policy. This Master Policy cannot be varied except in writing by the Authorized Personnel or some person duly appointed by the Board of Directors for this purpose.
- 1.4 Provided the Premiums are paid and acknowledged, the assurance under this Master Policy shall be indisputable, except in the case of fraud or willful misrepresentation on the part of the Master Policyholder and or any Principal Member and/or Life Assured.
- 1.5 The formal receipt for any Premium shall only be issued upon request.
- 1.6 This Master Policy may at any time be amended and changed by written agreement between the Company and the Master Policyholder. Any amendment to this Master Policy shall be binding on all Principal Member and/or Life Assured whether assured under this Master Policy prior to or on or after the effective date of the amendment.

### **2. COVERAGE TERM**

- 2.1 The insurance coverage term of each Life Assured is one (1) year from the Certificate Effective Date of Assurance (including optional benefits (if any)).

### **3. COOLING OFF PERIOD**

- 3.1. The Principal Member shall have fifteen (15) days from the date of delivery of the policy document to examine its terms and conditions of the insurance coverage. The Principal Member may terminate the insurance coverage within the fifteen (15) days Cooling Off Period.
- 3.2. If the Principal Member decides not to continue with the insurance coverage due to any reason(s) within the Cooling off Period, the Principal Member may cancel the insurance coverage by sending a formal written request for the cancellation to Us or Master Policyholder.
- 3.3. The Master Policyholder shall immediately inform the Company to cancel the insurance coverage for Principal Member upon receipt of the request.
- 3.4. The Company shall refund the full Premium paid to the Master Policyholder if the cancellation of Certificate of Assurance happens within Cooling Off Period.
- 3.5. Upon cancellation, the Certificate of Assurance's insurance coverage shall be deemed not effective from the Effective Date of Assurance.

### **4. CLAIM**

- 4.1. Written notice of claim giving, inter alia, full particulars of the death event must be furnished by the Master Policyholder or Nominee or Lawful Executor to the Company within sixty (60) days from the date of death of the Life Assured, or as soon as is reasonably possible:

- a) Certified true copy of Death Certificate; and
  - b) Nominee's and Life Assured's National Registration Identity Card (NRIC); and
  - c) Death Claim Form fully completed; and
  - d) E-payment application form; and
  - e) Any other documents as the Company requires.
- 4.2. Notice of any claim on the death of any Life Assured shall be furnished by the Master Policyholder or Nominee or Lawful Executor to the Company as soon as practicable, but in any event within sixty (60) days from the date of death of the Life Assured.
- 4.3. The Basic Sum Assured under this Master Policy in respect of any Life Assured shall not be paid until a certificate of death, proof of age and all information necessary to determine whether the Basic Sum Assured is payable in respect of that Life Assured and the amount of that Basic Sum Assured shall have been furnished.
- 4.4. All claims under this Master Policy will be settled directly by the Company with the Nominee or Lawful Executor.

## **5. MEMBER PARTICIPATION**

### **5.1. Eligibility**

- 5.1.1. The person eligible to be covered under this Master Policy is a Citizen of Malaysia and age between eighteen (18) years and sixty-five (65) years old next birthday.
- 5.1.2. If a claim arises and the age at the time of claim is outside the entry and the expiry age range, a refund of the Premium paid for the period the Life Assured is not eligible shall be made. No other compensation shall be made to Nominee or Lawful Executor.
- 5.1.3. No Eligible Member shall be assured, and no increase in the Basic Sum Assured or benefits in respect of any Life Assured shall take effect, under this Master Policy, unless notification has been duly made and the Company has intimated acceptance of the risk.
- 5.1.4. Principal Member are eligible to be covered up to three (3) Certificate of Assurance per Principal Member and/or Life Assured under this Master Policy in any one coverage term. If Principal Member and/or Life Assured are being covered under three (3) in-force Certificate of Assurance, no additional coverage will be allowed. Benefit for each in-force Certificate of Assurance shall be payable and the Certificate of Assurance will be terminated upon payment of death claims under respective Certificate of Assurance.

### **5.2. Data Required**

- 5.2.1. The Master Policyholder shall maintain a record in respect of each Principal Member and/or Life Assured under this Master Policy, showing the Life Assured's information as stated in the application form and other pertinent information as may be necessary to carry out the terms of this Master Policy.
- 5.2.2. The Master Policyholder shall obtain express consent from the Principal Member and/or Life Assureds that their personal data as hereinabove referred to in 5.2.1 will be shared with the Company and shall document the same for record and audit purposes and for purposes of compliance with the Personal Data Protection Act 2010.
- 5.2.3. The Master Policyholder shall furnish the Company a complete record containing all the details at the point of enrollment.
- 5.2.4. Upon or with regard to the happening of any event affecting or relating to the assurance of any Eligible Member under this Master Policy, the Master Policyholder shall advise Nominee or Lawful Executor to contact the Company for claim procedures.
- 5.2.5. The Company shall be permitted to examine the Master Policyholders' records at all reasonable times, as far as they relate to the subject matter of this Master Policy.

### **5.3. Effective Date of Assurance**

The insurance coverage for each Life Assured will take effect on the Certificate Effective Date as specified in the Certificate of Assurance.

## **6. PREMIUM**

- 6.1. The Premium is a single Premium. The Premium is payable by the Master Policyholder to the Company.
- 6.2. The Premium amount is RM 75.00 per Life Assured and the Premium rate is same for all the age and gender.
- 6.3. The Premium is inclusive of Sales and Service Tax 'SST'.

## **7. SANCTIONS & UNLAWFUL ACTIVITIES**

- 7.1. The Company may be subject to restrictions imposed by economic and trade sanctions and laws made either by international bodies/countries or Bank Negara Malaysia.
- 7.2. Therefore, the Company will not provide coverage to Life Assured or be liable to pay any claims or provide benefits to if that exposes the Company in any way to these sanctions or any other applicable laws and regulations. This is applicable to Principal Member and/or any of the individual associated with this Master Policy and the Certificate of Assurance.
- 7.3. In compliance with Section 16(3) of the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Act 2001(AMLATFPUAA) and the Malaysian Anti-Corruption Commission Act 2009, the Company reserves the right to withhold or terminate the business application, policy or transactions including claims payment under this Master Policy and the Certificate of Assurance where it deems fit and proper. The Company shall deal with all monies payable in respect of this Master Policy and the Certificate of Assurance in a manner it deems appropriate, including but not limited to handing it over to the relevant authorities. The Company shall not be liable for any potential or actual losses arising from or related to any steps taken pursuant to this clause.

## **8. ASSIGNMENT OF SUCCESSION**

- 8.1. The assurance provided herein and the benefits payable under such assurance are not assignable.

## **9. EVIDENCE OF AGE**

- 9.1. Documentary evidence of age satisfactory to the Company shall be required before any benefit in respect of any assurance under this Master Policy shall be payable.

## **10. MISSTATEMENT**

- 10.1. Evidence of age of the Life Assured satisfactory to the Company will be required before any benefit in respect of any Life Assured is paid under this Master Policy.
- 10.2. The age stated in the Certificate of Assurance is the Age of the Life Assured at the Certificate Effective Date. This age is based on the date of birth stated in the application form.
- 10.3. Where the Age of the Life Assured has been misstated, the following rules shall apply:
  - a) If the correct Age of the Life Assured is outside the minimum or maximum range as set out herein, this coverage shall be cancelled and the Premiums refunded to the Master Policyholder without interest.

## **11. CONDITION PRECEDENT TO LIABILITY**



11.1. The due observance and fulfillment of the terms and conditions contained in this Master Policy in so far as they relate to anything to be done or complied with by the Master Policyholder or Life Assured and the truth of the statements and answer in the application form for the assurance in respect of any person or in respect of any claim shall be conditions precedent to any liability of the Company.

## **12. MODIFICATION**

12.1. Subject to Clause 22.1, the Company reserves the right to vary the terms and provisions of this Master Policy with mutual agreement from the Master Policyholder while the Master Policy and Certificate of Assurance remain in force by giving the Master Policyholder thirty (30) days' notice in writing. The Company may request the Master Policy to be sent to the Company to effect the Master Policy endorsement.

## **13. NOTIFICATION OF LAWS AND REGULATIONS**

13.1. The Company shall immediately notify the Master Policyholder in writing by a duly authorized officer of the Company if it becomes aware of any regulatory requirements of law hereafter publicly declared that have a material adverse effect on the Company's ability to perform its duties under this Agreement.

## **14. FULL DISCLOSURE**

14.1. All material facts and circumstances up to the Certificate Effective Date of insurance in respect of any Life Assured under this Master Policy must be fully disclosed to the Company. Any non-disclosure or misrepresentation or fraud shall entitle the Company to avoid all or any liability arising under the assurance effected in respect of the Life Assured concerned.

## **15. CURRENCY**

15.1. All the currency mentioned in this Master Policy refers to Ringgit Malaysia (RM) unless otherwise stated.

## **16. APPLICABLE LAW**

16.1. This Master Policy and the Certificate(s) of Assurance, and all rights, obligations and liabilities arising hereunder, shall be governed and construed in accordance with the laws of Malaysia.

## **17. TAXES**

17.1. The Company will charge the Master Policyholder any applicable taxes (whether currently in force or implemented later) at the prevailing rate as may be prescribed by the Government of Malaysia from time to time, on the applicable processing fee, policy fee, service fee, Premium, insurance charge or on any supply or services rendered hereunder.

## **18. CANCELLATION (AFTER COOLING OFF PERIOD)**

18.1. If the Principal Member decides not to continue with the insurance coverage due to any reason(s) after the Cooling off Period, the Principal Member may cancel the insurance coverage by sending a formal written request for the cancellation to Master Policyholder or Company.

18.2. If the Principal Member cancels the coverage after cooling off period, no refund or no pro-rated Premium will be refunded.

18.3. When the Principal Member cancels the Certificate of Assurance after the cooling off period, the cancellation will take effect on the Certificate Expired Date.

## 19. TERMINATION

### 19.1. Termination of Master Policy

- a) This Master Policy may be terminated by either the Master Policyholder or the Company providing ninety (90) days' notice of termination to the other party before the date on which such termination shall become effective.
  - (i) The Company reserves the right to cancel the **portfolio as a whole** by giving ninety (90) days' notice to the Master Policyholder if it decides to discontinue writing this insurance product.
  - (ii) The Master Policy will end on the agreed end date of the respective Master Policy. However, the coverage for each respective Life Assured will end at Certificate Expired Date.
  - (iii) Termination shall not affect any claims originating prior to the effective date of such termination.

### 19.2. Termination of Certificate of Assurance

- a) The Certificate of Assurance shall automatically terminate at the earliest of any of the following circumstances: -
  - (i) Upon death of the Life Assured;
  - (ii) On the Certificate Expired Date, when the Company decides to discontinue underwriting this product offering;
  - (iii) the end of the Certificate Year when the Life Assured attains age sixty-six (66);
  - (iv) when the Certificate of Assurance becomes void;
  - (v) when the Certificate of Assurance becomes lapse;
  - (vi) upon non-payment of Premium by the due date;
  - (vii) any other date on which the Principal Member ceases to be eligible for assurance;
  - (viii) On the Certificate Expired Date as stipulated in the Certificate of Assurance; or
  - (ix) On the Certificate Expired Date after a written request from Principal Member for termination of the Certificate of Assurance is received by the Company.

## 20. LEGAL PROCEEDINGS

20.1. No action at law or in equity shall be brought to recover on this Master Policy prior to expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Master Policy. If the Master Policyholder shall fail to supply the requisite proof of loss as stipulated by the terms, provisions and conditions of the Master Policy, the Master Policyholder may, within a grace period of one calendar year from the time that the written proof of loss to be furnished, submit the relevant proof of loss to the Company with cogent reason(s) for the failure to comply with the Master Policy terms, provisions and conditions. The acceptance of such proof of loss shall be at the sole and entire discretion of the Company. After such grace period has expired, the Company will not accept, for any reason whatsoever, such written proof of loss.

## 21. MISREPRESENTATION / FRAUD

21.1. If the proposal or declaration by Principal Member and/or Life Assured is untrue in any respect or if any material fact affecting the risk be incorrectly stated or omitted, or if this insurance, reinstatement or any renewal shall have been obtained through any misstatement, misrepresentation or suppression, or if any claim made shall be fraudulent or exaggerated, or if any false declaration or statement shall be made in support, then in any of these cases, the Certificate of Assurance shall be void subject to the remedies available in the governing laws and regulations.

## 22. CHANGES OF PROVISIONS/CLAUSES

22.1. We reserve the right to amend the terms and provision(s) / clause(s) of this Master Policy in order to comply with Malaysian Law or any governmental statutory or regulatory body or association having supervisory authority or jurisdiction over Us. We may make necessary changes to any provision(s) / clause(s) in this Master Policy by

providing thirty at least (30) days' notice by ordinary post to your last known address in Our records, or by email or other modes of communication.

**23. CASH VALUE**

23.1. The Master Policy or Certificate of Assurance does not acquire any cash value.

**24. NOMINEE**

24.1. The Principal Member who has attained age sixteen (16) years old (age next birthday) may appoint Nominee(s) to receive the Certificate of Assurance benefits (if any). Nomination may be made at the time of the Certificate of Assurance is issued. If the Principal Member did not receive it, he/she may request for it from Us.

24.2. In the event there is an outstanding claim and the Life Assured passes away, the claim will be paid to the Nominee or Lawful Executor.

24.3. The appointment and revocation of Nominee(s) is governed by the Financial Services Act 2013.

**25. STAMP DUTY**

25.1. The stamp duty of RM10 will be borne by You.

**26. GRACE PERIOD**

26.1. Grace Period of thirty (30) days from the Certificate Effective Date or the Premium tax invoice by the Company, whichever is later, will be allowed for payment of Premiums from the Master Policyholder. The Certificate of Assurance will remain in force during such a period. If the Company does not receive Premium in full from the Master Policyholder within the Grace Period, the Certification of Assurance will lapse or cease to be in force after the period ends.

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## **SECTION 4: POLICY BENEFITS**

The Policy Benefits below will be applicable if it is stated in the Master Policy Schedule.

### **1. DEATH BENEFIT DUE TO NATURAL CAUSES**

- 1.1. The Company shall pay to the Nominee or Lawful Executor the Basic Sum Assured, less any accelerating benefits claimed previously, in one lump sum and the and the cover will terminate.
- 1.2. The Death Benefit option available under this Master Policy is **Death Benefit due to Natural Causes**. This coverage only covers Death due to Natural causes.
- 1.3. The Company shall pay the Basic Sum Assured as specified in the Master Policy Schedule attached hereto in the event of Death of Life Assured caused by natural causes.

### **2. CLAIM**

- 2.1. The Company shall pay the Death Benefit in one lump sum to the Nominee or Lawful Executor upon receipt of the following:
  - a) Written notice of claim; and
  - b) Certified true copy of Death Certificate; and
  - c) Nominee's and Life Assured's National Registration Identity Card (NRIC); and
  - d) Death Claim Form fully completed; and
  - e) E-payment application form; and
  - f) Any other documents as the Company requires
- 2.2. The written notice of claim must be given to the Company within sixty (60) days from the date of death of the Life Assured, unless it can be shown that it was reasonably not possible to give such notice earlier and that notice was given as soon as was reasonably possible.

### **3. EXCLUSIONS**

- 3.1. The death benefit shall not be payable in the event of Life Assured: -
  - a) Self-inflicted injuries or suicide while sane or insane within twelve (12) months from Certificate Effective Date; or
  - b) While or as a result of committing an unlawful act or any illegal act in Malaysia.

In such event, we shall refund the Premium paid to the Master Policyholder without any interest and the certificate of assurance shall be terminated thereafter.

### **4. TERMINATION OF COVERAGE**

- 4.1. The coverage shall automatically terminate at the earliest of any of the following circumstances: -
  - (i) Upon death of the Life Assured;
  - (ii) On the Certificate Expired Date, when the Company decides to discontinue underwriting this product offering;
  - (iii) the end of the Certificate Year when the Life Assured attains age sixty-six (66);
  - (iv) when the Certificate of Assurance becomes void;
  - (v) when the Certificate of Assurance becomes lapse;
  - (vi) upon non-payment of Premium by the due date;
  - (vii) any other date on which the Principal Member ceases to be eligible for assurance;
  - (viii) On the Certificate Expired Date as stipulated in the Certificate of Assurance; or
  - (ix) On the Certificate Expired Date after a written request from Principal Member for termination of the Certificate of Assurance is received by the Company.

## **BENEFIT: ACCIDENTAL DEATH BENEFIT**

### **1. BENEFITS**

1.1. The Benefits below will be applicable if it is stated in the Master Policy Schedule.

#### 1.2. Accidental Death

- a) The Company shall pay to the Nominee or Lawful Executor the Basic Sum Assured if the Life Assured dies due to Accidental Cause and the cover will be terminated upon payment of claims under this benefit.
- b) The Company shall pay the Basic Sum Assured as specified in the Master Policy Schedule attached hereto in the event of Death of Life Assured caused by Accidental Cause.

### **2. CLAIM**

2.1. The Company shall pay the Death Benefit in one lump sum to the Nominee or Lawful Executor upon receipt of the following:

- a) Written notice of claim; and
- b) Certified true copy of Death Certificate; and
- c) Nominee's and Life Assured's National Registration Identity Card (NRIC); and
- d) Death Claim Form fully completed; and
- e) Police Report; and
- f) Post-mortem Report; and
- g) E-payment application Form; and
- h) Any other documents as the Company requires

2.2. The written notice of claim must be given to the Company within sixty (60) days from the date of death of the Life Assured, unless it can be shown that it was reasonably not possible to give such notice earlier and that notice was given as soon as was reasonably possible.

#### 2.3. Proof of Loss:

- a) The Nominee or Lawful Executor shall undertake where relevant to furnish the Company with the original itemized bills and receipts with respect to the medical expenses and fees incurred. The Nominee or Lawful Executor shall be entitled, at its own cost, to conduct any post-mortem examination as it deems fit.
- b) Notice of any claim on the death of any Life Assured shall be furnished by the Nominee or Lawful Executor to the Company as soon as practicable, but in any event within sixty (60) days from the date of death of the Life Assured.
- c) All certificates, information and evidence required by the Company shall be furnished at the expense of the Life Assured's personal representative and shall be in such form and of such nature as the Company shall prescribe.
- d) The Company shall have the right and opportunity to require an autopsy to be performed in the event of death provided such autopsy is not forbidden by law.
- e) Any medical reports requested by the Company or submitted to the company, the diagnosis of such medical reports must be provided by certified hospitals or clinics in Malaysia.

2.4. All claims under this Master Policy will be settled directly by the Company with the Nominee or Lawful Executor when the claim shall have been proved to the satisfaction of the Company and the total amount of the compensation shall have been ascertained and agreed upon.

### 3. EXCLUSIONS

3.1. The benefit shall not cover any death caused directly or indirectly, wholly or partly by the following: -

- a) Self-inflicted injuries or suicide while sane or insane within twelve (12) months from Certificate Effective Date; or
- 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; or
- c) Taking of poison or the inhaling of gas, whether voluntary or otherwise; or
- d) Any death caused from:
  - (i) While on duty in any navy, army, air force, police or fire brigade;
  - (ii) 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;
  - (iii) 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;
  - (iv) As a result of the committing, attempting or provoking an assault or a felony or from any violation of the law;
  - (v) While under the influence of alcohol, drugs or narcotic;
  - (vi) While engaging in professional sports, polo, bungee jumping, steeple chasing, mountaineering, winter sports, hunting;
  - (vii) From engaging in water skiing, Scuba Diving, Sky Diving or any underwater activity;
  - (viii) While engaging in racing of any kind other than on foot;
  - (ix) Willful or negligent exposure to unnecessary risks or perils.

### 4. TERMINATION OF COVERAGE

4.1. Termination shall not affect any claims originating prior to the effective date of such termination.

4.2. The coverage shall automatically terminate at the earliest of any of the following circumstances: -

- (i) Upon death of the Life Assured;
- (ii) On the Certificate Expired Date, when the Company decides to discontinue underwriting this product offering;
- (iii) the end of the Certificate Year when the Life Assured attains age sixty-six (66);
- (iv) when the Certificate of Assurance becomes void;
- (v) when the Certificate of Assurance becomes lapse;
- (vi) upon non-payment of Premium by the due date;
- (vii) any other date on which the Principal Member ceases to be eligible for assurance;
- (viii) On the Certificate Expired Date as stipulated in the Certificate of Assurance; or
- (ix) On the Certificate Expired Date after a written request from Principal Member for termination of the Certificate of Assurance is received by the Company.

<b>POLICY INFORMATION STATEMENT</b>
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To be read in conjunction with the attached Master Policy.

1. The proof of age of the Life Assured will be required prior to payment of any benefits under the Certificate of Assurance unless the age has already been admitted.
2. Following Premium payment facilities is available to Master Policyholder to transfer the Premiums to Us;
  - Fund Transfer

We reserve the right to differ Our current practice when deemed necessary.

3. This statement is applicable to the Principal Members. Under Sub-paragraph 5(1), Schedule 10, Section 130 of the Financial Services Act 2013 provides for nomination of a person or persons to receive the policy monies at the time of applying for life assurance or after the Certificate of Assurance is issued. The Nomination form will be provided to Principal Member by the Company. If Principal Member have not received it, please request it from Us.
4. A Nominee of a Muslim Life Assured, on receipt of the policy monies shall distribute the policy monies in accordance with Islamic Laws.
5. Under a Trust Policy, a Master Policyholder shall not deal with a Master Policy by varying or surrendering the Master Policy or by assigning or pledging the Master Policy as security, without the written consent of the Trustee.
6. For any information enquiry or service relating to this Master Policy/ Certificate of Assurance, please contact the Company Customer Service Department at:
  - a. 03-7652 3388 or
  - b. [customerservice@mcis.my](mailto:customerservice@mcis.my); or
  - c. write to the address shown in this Master Policy.

Alternatively, You may also seek the assistance from the Company's nearest Branch Office.

7. This statement is also applicable to the Principal Members. In order for the Company to update the Master Policyholder and Principal Members with the necessary changes of important information or any Master Policy/Certificate of Assurance related matters, it is requested that Master Policyholder and Principal Members keep the Company informed of current correspondence address as well as the current address of the Nominee(s).
8. This statement is applicable to the Principal Members. If the Principal Member decides not to continue with insurance coverage after the Cooling Off Period, the Principal Member may cancel the insurance coverage by sending a formal written request for the cancellation to Master Policyholder or Company.

If Principal Member cancel the coverage after cooling off period, no refund or no pro-rate Premium will be refunded.

When the Principal Member cancel the Certificate of Assurance after the cooling off period, the cancellation will take effect on the Certificate Expired Date.

9. This statement is applicable to the Master Policyholder. It is important that Master Policyholder pay the Premiums within the Grace Period in order for Principal Member and/or Life Assured to be eligible for the full benefits under the Certificate of Assurance. Failure to pay the Premiums within the grace period may result in Certificate of Assurance becoming lapse.

The following bodies are authorized to oversee public enquiries and complaints on insurance related matters.  
You can contact them for assistance at:

Ombudsman for Financial Services  
*(formerly known as Financial Mediation Bureau)*  
Level 14, Main Block  
Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel : 03-2272 2811  
Fax : 03-2272 1577

Pengarah,  
Laman Informasi Nasihat dan Khidmat (BNMLINK)  
4th Floor, Podium Bangunan AICB  
No 10  
Jalan Dato' Onn  
50480 Kuala Lumpur  
Tel : 1-300-88-5465 (General Line)  
Faks : 03-2174 1515  
Web : [telelink.bnm.gov.my](http://telelink.bnm.gov.my)

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## **IMPORTANT INFORMATION**

### **Complaint Handling Unit**

Dear Master Policyholder and Principal Member,

We are pleased to inform You that in line with the Bank Negara Malaysia's requirement and Our Company's intention to provide You with the best and most efficient services, Our Complaint Handling Unit has been established and has been in operation effective from 1<sup>st</sup> June, 2003.

The Complaint Handling Unit will deal directly with You. Special and specific procedures are established to handle all complaints in a fair and effective manner. You can direct Your complaints to the Complaint Handling Unit as follows:

<b>Position:</b>	<b>Complaint Officer</b>
<b>Address:</b>	<b>Wisma MCIS Jalan Barat 46200 Petaling Jaya Selangor Darul Ehsan</b>
<b>Tel No:</b>	<b>03-7652 3388</b>
<b>Fax No:</b>	<b>03-7958 4388</b>
<b>Email:</b>	<b>complaint@mcis.my</b>

Complaints should preferably be made in writing and sent to Complaint Handling Unit by hand, normal mail, fax or e-mail.

Our Corporate Website is <http://www.mcis.my> (Go to "Talk To Us" and refer to "Complaint Guide" to find out how You can submit a formal complaint).

You may also approach our Customer Service Staff or Branches nearest to You to lodge your complaints.

Policyholders' complaints received from all locations and sources will be monitored closely by the Complaint Handling Unit to ensure satisfactory resolutions.

We take this opportunity to extend our sincere thanks to You for choosing to insure with Us. In return, we assure You that You will receive the services and benefits as We have committed to You.

Yours faithfully

**MCIS INSURANCE BERHAD**



Prasheem Seebran  
Chief Executive Officer