

System-Wide Protection with M-CoreProtect

M-CoreProtect is a non-participating whole life plan that covers death and broad range of critical illnesses across major organs and functions. It gives you coverage up to age 70, 80 or 90 next birthday, and the option to receive a maturity benefit.

Explore the list of **critical illnesses covered under M-CoreProtect**, designed to provide protection across multiple body systems.

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 (MCIS Life) or PIDM (visit www.pidm.gov.my).



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Terms & Conditions apply. Please refer to the Product Disclosure Sheet and policy contract for more details



www.mcis.my



M-CoreProtect: Comprehensive coverage for known or emerging critical illnesses.

Disclaimer: List of critical illnesses under M-CoreProtect is subject to the illness meeting the severity and outcome criteria as defined in the policy contract. Terms and conditions apply. Please refer to the policy contract for more details.



**Protecting you through life's uncertainties,
with protection that adapts to your journey.**

How To Read This Booklet

This booklet provides a reference guide to the critical illnesses covered under M-CoreProtect. Each section represents a specific body system or critical illness.

M-CoreProtect Critical Illness List

1 Cardiovascular System

Severe Impairment

- Cardiomyopathy - of specified severity
- Serious Coronary Artery Disease
- Primary Pulmonary Arterial Hypertension - of specific severity
- Heart Attack - of specified severity
- Chronic heart valve defects
- Myocarditis
- Severe Eisenmenger's Syndrome
- Infective Endocarditis
- Endocarditis
- Kawasaki Disease with Heart Complications

2 + any known or emerging critical illnesses that are severe or life threatening.

Severe Surgery

- Angioplasty and Other Invasive Treatments for Coronary Artery Disease
- Coronary Artery By-Pass Surgery
- Surgery to Aorta
- Heart Valve Surgery
- Heart Transplant
- Rheumatic Fever with Heart Valve Disorders
- Removal of tumour (i.e. Myxoma)
- Aneurysm repair
- Insertion of ventricular assist device (VAD)
- Aortic Diseases (i.e. Aortic root aneurysm)
- Heart Valve Diseases (i.e. Aortic valve stenosis)

3 + any known or emerging critical illnesses that are severe or life threatening.

● Traditional severe critical illness coverage
● Critical illness covered by M-CoreProtect

1 Critical Illness (CI) Category

This is the body system or organ function

2 Critical Illness (CI) Conditions

Specific illnesses or conditions covered under either ;

- Traditional Severe Critical Illness
- M-CoreProtect

3 Colour Indicator

Each CI condition is tagged with a colour to indicate coverage by :

- Traditional Severe Critical Illness
- M-CoreProtect

4 Additional Coverage Clause

Covers any emerging severe critical illnesses that are life-threatening and meeting the severity and outcome criteria as defined in the policy contract. This highlights the enhanced breadth of protection offered under M-CoreProtect.

What This Means For You

You can quickly identify:

- ✓ Which critical illnesses are covered
- ✓ The difference between Traditional Severe Critical Illness and M-CoreProtect
- ✓ Where M-CoreProtect provides broader coverage



Cardiovascular System

Severe Impairment

- ● Cardiomyopathy - of specified severity
- ● Serious Coronary Artery Disease
- ● Primary Pulmonary Arterial Hypertension - of specific severity
- ● Heart Attack - of specified severity
- ● **Chronic heart valve defects**
- ● **Myocarditis**
- ● **Severe Eisenmenger's Syndrome**
- ● **Infective Endocarditis**
- ● **Endocarditis**
- ● **Kawasaki Disease with Heart Complications**

+ any **known or emerging critical illnesses** that are **severe or life threatening**.

Severe Surgery

- ● Angioplasty and Other Invasive Treatments for Coronary Artery Disease
- ● Coronary Artery By-Pass Surgery
- ● Surgery to Aorta
- ● Heart Valve Surgery
- ● Heart Transplant
- ● **Rheumatic Fever with Heart Valve Disorders**
- ● **Removal of tumour (i.e. Myxoma)**
- ● **Aneurysm repair**
- ● **Insertion of ventricular assist device (VAD)**
- ● **Aortic Diseases (i.e. Aortic root aneurysm)**
- ● **Heart Valve Diseases (i.e. Aortic valve stenosis)**

+ any **known or emerging critical illnesses** that are **severe or life threatening**.



Hematological System

Severe Impairment

- ● Chronic Aplastic Anaemia – resulting in Permanent Bone Marrow Failure

Severe Surgery

- ● Bone Marrow Transplant



Hepatic System & Liver Function

Severe Impairment

- ● End-stage Liver Failure
- ● Fulminant Viral Hepatitis
- ● **Wilson's disease**
- ● **Chronic Autoimmune Hepatitis**
- ● **Autoimmune liver cirrhosis**
- ● **Hepatic artery thrombosis**
- ● **Hepatic encephalopathy**
- ● **Primary biliary cirrhosis**
- ● **Haemochromatosis**

+ any **known** or **emerging critical illnesses** that are **severe** or **life threatening**.

Severe Surgery

- ● Liver Transplant



Neurological System

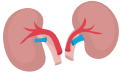
Severe Impairment

- ● Apallic Syndrome
- ● Bacterial Meningitis
- ● Encephalitis
- ● Coma
- ● Parkinson's Disease
- ● Stroke
- ● Major Head Trauma
- ● Motor Neuron Disease
- ● Multiple Sclerosis
- ● Creutzfeldt-Jakob Disease
- ● Muscular Dystrophy
- ● Alzheimer's Disease/ Severe Dementia
- ● **Generalised Tetanus**
- ● **Rabies**
- ● **Progressive Muscular Atrophy**
- ● **Progressive Supranuclear Palsy**
- ● **Meningeal Tuberculosis**
- ● **Cerebral Aneurysm Requiring Brain Surgery**
- ● **Guillain-Barré Syndrome**
- ● **Amyotrophic Lateral Sclerosis**
- ● **Spinal Muscular Atrophy**

+ any **known** or **emerging critical illnesses** that are **severe** or **life threatening**.

Severe Surgery

- ● Brain Surgery
- ● Benign Brain Tumour



Renal System & Kidney Function

Severe Impairment

- ● Kidney Failure
- ● Medullary Cystic Disease
- ● Systemic Lupus Erythematosus with Severe Kidney Complications
- ● **Diabetic nephropathy causing dialysis**
- ● **Any cause of irreversible kidney shutdown requiring dialysis**
- ● **Lupus nephritis**
- ● **Renal Tuberculosis**
- ● **Renal Infarction**
- ● **Haemolytic Uremic Syndrome**
- ● **Severe Relapsing Nephrotic Syndrome**

+ any **known or emerging critical illnesses** that are **severe or life threatening**.

Severe Surgery

- ● Kidney Transplant



Respiratory System

Severe Impairment

- ● End-stage Lung Disease
- ● **Severe Pulmonary Fibrosis**

Severe Surgery

- ● Lung Transplant



Digestive System

Severe Impairment

- ● Chronic Relapsing Pancreatitis
- ● **Severe Crohn's Disease**
- ● **Ulcerative Colitis**



Sensory System

Severe Impairment

- ● Blindness – permanent and irreversible
- ● Deafness – permanent and irreversible
- ● Loss of Speech



Disabilities

Severe Impairment

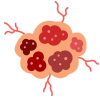
- ● Loss of Independent Existence
- ● Major Head Trauma
- ● Paralysis of Limbs
- ● Third Degree Burns
- ● **Multiple Root Avulsions of Brachial Plexus**
- ● **Loss of Limbs**
- ● **Necrotising Fasciitis**
- ● **Chronic Rheumatoid Arthritis**
- ● **Myasthenia Gravis**
- ● **Osteogenesis Imperfecta**



Infections

Severe Impairment

- ● Elephantiasis
- ● Full Blown Acquired Immunodeficiency Syndrome (AIDS)
- ● Human Immunodeficiency Virus (HIV) Infection due to Blood Transfusion
- ● Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
- ● Poliomyelitis



Terminal Illnesses

Severe Impairment

- ● Terminal Illness
- ● **Ebola Hemorrhagic Fever**



Cancer

Severe Impairment

- ● Cancer – of specified severity and does not cover very early cancers
- ● **Cerebral Metastasis**
- ● **Hepatic lymphoma**



Progressive Scleroderma

Severe Impairment

- ● Progressive Scleroderma




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