

# Essential critical illness coverage made affordable



## MyCritical Cover

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](http://www.pidm.gov.my)).



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Critical Illness (CI) can strike unexpectedly, yet many Malaysians lack sufficient protection or coverage. We often take our good health for granted, not anticipating the onset of a CI. To many, getting a CI coverage is often deemed as difficult and costly - a perception that we at MCIS Life wish to change, for the better.

Introducing MyCritical Cover, a simple, regular premium, yearly renewable CI plan. It provides coverage for 4 type of CI - Cancer, Heart Attack, Kidney Failure and Stroke. This plan works in a way to enable you to have the financial means to seek appropriate medical treatment when you're diagnosed with any one of the covered CI. On top of that, it offers a Guardian Allowance Benefit which eases your loved ones' financial burden while allowing you to get the best care you need. If you're between age 18 and 45 next birthday, you can sign up for this affordable plan via any of our branches nationwide or via our website at [www.mcis.my/mcisforlife](http://www.mcis.my/mcisforlife) to start enjoying a worry-free life ahead.

## Key Features



**Critical Illness Benefit**



**Guardian Allowance**

*Terms and conditions apply.*

# What Does MyCritical Cover Offer?



## Critical Illness Benefit

100% of the Basic Sum Assured less any indebtedness will be payable if the Life Assured suffers from any of the 4 CI such as Cancer, Heart Attack, Kidney Failure and Stroke. This allows you to focus on getting better instead of worrying about medical costs.



## Guardian Allowance Benefit

An additional 10% of the Basic Sum Assured, up to RM5,000, will be payable if the Life Assured is diagnosed with any of the 4 CI. This helps reduce the mental and emotional stress faced by your loved ones as the financial support provided allows them to give you the best care for a faster recovery and better quality of life.

## More About MyCritical Cover

### Entry Age

Age 18 - 45 next birthday

### Policy Term

Yearly renewable term. Expires on the policy anniversary when Life Assured turns age 70 next birthday

### Basic Sum Assured

Minimum: RM10,000    Maximum: RM250,000

## Premium

**Premium amount** - The premium amount will depend on the Basic Sum Assured chosen and the entry age and gender of the Life Assured. Premium amounts are not guaranteed and the Company reserve the right to revise the premium payable by giving a 30 days' prior notice. Changes in premium can only be made on the policy anniversary.

**Premium payment frequency** - You may choose to pay your premiums on a yearly, half-yearly, quarterly, or monthly basis.

**Premium paying term** - The premium will be payable throughout the policy term.

## Table of Annual Premium Rates

Annual Premium = RM60 + Rate per RM1,000 Basic Sum Assured x Basic Sum Assured/RM1,000

Age Next Birthday (ANB)	Rate per RM1,000 Basic Sum Assured	
	Male	Female
18	0.2800	0.1754
19	0.2985	0.1892
20	0.3169	0.2046
21	0.3354	0.2185
22	0.3631	0.2508
23	0.3969	0.3000
24	0.4385	0.3677
25	0.4815	0.4338
26	0.5262	0.5000
27	0.5754	0.5723
28	0.6308	0.6508
29	0.6954	0.7369
30	0.7677	0.8338
31	0.8492	0.9431
32	0.9446	1.0723
33	1.0554	1.2323
34	1.1862	1.4215
35	1.3354	1.6415
36	1.5000	1.8892
37	1.6738	2.1538
38	1.8477	2.4292
39	2.0169	2.7108
40	2.1815	2.9969
41	2.3523	3.2938
42	2.5523	3.6092
43	2.8000	3.9523
44	3.1108	4.3262
45	3.4846	4.7323
46*	3.9200	5.1615
47*	4.4077	5.5923
48*	4.9385	6.0092
49*	5.5077	6.4015
50*	6.1185	6.7677
51*	6.7262	7.1308
52*	7.3446	7.5062
53*	7.9877	7.9092
54*	8.7108	8.3323
55*	9.5108	8.7754
56*	10.3646	9.2308
57*	11.2308	9.6954
58*	12.0677	10.1662
59*	12.8569	10.6431
60*	13.5969	11.1292
61*	14.2969	11.6231
62*	14.9662	12.1277
63*	15.6185	12.6385
64*	16.2569	13.1600
65*	16.8985	13.6385
66*	17.4785	14.0369
67*	17.9969	14.3538
68*	18.4400	14.6400
69*	18.8738	14.9323

\*For renewal only

# Frequently Asked Questions (FAQs)

## 1. What is MyCritical Cover?

MyCritical Cover is a regular premium, non-participating, yearly renewable critical illness plan which provides coverage for four types of critical illnesses – Cancer, Heart Attack, Kidney Failure and Stroke.

This plan does not have any surrender value as it is a pure protection plan.

## 2. Who is MyCritical Cover for?

This plan suits Malaysians aged 18 to 45 next birthday in need of a pure CI protection plan.

## 3. How long will I be covered under MyCritical Cover?

The expiry age for this plan is age 70 next birthday. As long as you pay the premiums required you will remain covered until the expiry age.

## 4. What are the options for premium payment method?

Payments can be made via online banking and debit/credit card.

## 5. What is the minimum and maximum coverage for MyCritical Cover?

The minimum Basic Sum Assured is RM10,000 whereas the maximum Basic Sum Assured is RM250,000, subject to underwriting.

## 6. Is there any optional rider that I may attach to MyCritical Cover?

No, there is no rider attachable to MyCritical Cover.

## 7. Can I surrender my policy after purchase?

Yes. You can surrender the policy at any time but no surrender value will be payable upon termination of the policy.

## 8. Are there any waiting periods or survival periods for this plan?

### Waiting Period

The following waiting period shall apply from the Issue Date or any reinstatement date, whichever is later:

- (i) 60 days for Cancer and Heart Attack.
- (ii) 30 days for Stroke and Kidney Failure.

### Survival Period

The survival period is 30 days following the diagnosis and confirmation of the CI.

## 9. What are the restrictions and exclusions for MyCritical Cover?

The benefit under this plan will not cover any critical illness caused directly or indirectly, wholly or partly, by any of the following occurrences:

- (i) Pre-existing Conditions; or
- (ii) If the CI is diagnosed during the waiting period; or
- (iii) Myocardial Infarction (Heart Attack) if the Life Assured had undergone a Coronary Bypass Surgery prior to the Issue Date or any reinstatement date of the policy; or
- (iv) Injury or illness caused by self-inflicted injury or duelling while sane or insane within 13 months from the Issue Date or any reinstatement date, whichever is later; or
- (v) Injury or illness suffered during active participation in riot, strike or civil commotion, committing an unlawful act, by the hands of justice, willful misuse of alcohol, and taking of drugs not prescribed by a registered medical practitioner; or
- (vi) Injury or illness suffered from insurrection, war or invasion or any act incidental thereto (whether declared or not) or from aviation (except as an ordinary fare-paying passenger or crew member on a regular public air service) or gliding, motor racing, horse racing or submarine operations.

*Note: The list is not exhaustive. Please refer to the policy contract for the full list of exclusions.*

# Important Notes

1. This brochure provides a brief description of the insurance product and shall not be construed as a policy of insurance. You are advised to refer to the Product Disclosure Sheet for further information.
2. Please refer to the policy contract for further information and specific details as the exclusions and limitations highlighted in this brochure are not exhaustive.
3. 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.
4. Please note that buying a life policy is a long-term financial commitment.
5. You are entitled to a 15 days free look period from the date of receipt of the policy contract. During this 15-day period, if you decide to cancel the policy, we will refund the premium paid less any medical expenses incurred.
6. If you terminate your policy, you may not get back the total amount that you have paid.
7. Please note that this plan does not have any surrender value.
8. If you switch your insurance plan from one insurer to another or transfer from one insurance plan to another, you may be subjected to new terms and conditions of the new insurance plan or of the new insurer.
9. You may qualify for personal tax relief, subject to the final decision of the Inland Revenue Board of Malaysia.
10. Should you require additional information about life insurance, please refer to the relevant *insuranceinfo* booklet available on **[www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)**.
11. Should you require additional information about this plan, please contact us at 03-76523388 or **[customerservice@mcis.my](mailto:customerservice@mcis.my)** or visit our website on **[www.mcis.my](http://www.mcis.my)**.
12. In the event of conflict of interpretation between English and other languages or ambiguity arising out of the translation to other languages, the English text and its interpretation shall prevail.

Contact our Customer Service Representative today to sign up.

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#### MCIS INSURANCE BERHAD

MCIS Insurance Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by MCIS Insurance Berhad are protected against loss of part or all of insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from MCIS Insurance Berhad or visit PIDM website ([www.pidm.com.my](http://www.pidm.com.my)) or call PIDM toll free line (1-800-88-1266).

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

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