

PRODUCT DISCLOSURE SHEET	MCIS Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out the EzyProtect. Be sure to also read the general terms and conditions in the policy documents.	EZYPROTECT
	XXXX

1. What is this product about?

EzyProtect is a non-participating, Yearly Renewable Term (YRT) plan without medical underwriting which provides insurance coverage to the Life Assured up to age 80 (age next birthday). This plan pays a lump sum benefit in the event of non-accidental death or accidental death of the Life Assured.

This plan also offers Funeral expenses benefit which will be payable upon death of the Life Assured. This plan will be automatically renewed every year.

2. What are the covers / benefits provided?

Basic Sum Assured (BSA): RM 100,000

This plan covers:

Benefits	Percentage of BSA³
Non-accidental Death Benefit¹ (in the event of death of the Life Assured which occurs on the second (2 nd) Policy Year and onwards)	100% of the BSA or Total Premium Paid (TPP) without interest, whichever is higher will be payable.
Accidental Death Benefit²	250% of the BSA or TPP without interest, whichever is higher will be payable.
Accidental Death in Public Conveyance Benefit² (provided that such death resulted while: - travelling in a public conveyance (other than a taxi, hired and/or private vehicle, aircraft or sea vessel); or - in an electric lift; or - in consequence of the burning of any hotel rated as four star and above; or - theatre or cinema.)	350% of the BSA or TPP without interest, whichever is higher will be payable.
Funeral expenses (in the event of death of the Life Assured which occurs on the second (2 nd) Policy Year and onwards)	5% of the BSA will be payable.

Notes:

¹ In the event of death of the Life Assured which occurs within the first (1st) Policy Year due to non-accidental cause, MCIS Insurance Berhad "MCIS Life" liability shall be limited to the refund of premium paid without interest.

² This benefit is payable from 1st Policy Year and onwards.

³ The policy will be terminated upon full payment of Non-accidental Death benefit, Accidental Death Benefit or Accidental Death in Public Conveyance benefit.

This plan is renewable, up to Life Assured's age of 79 (age next birthday) and coverage ceases on the policy anniversary when the Life Assured attains age 80 (age next birthday).

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).

3. How much premium do I have to pay?

The first premium that you have to pay is RM 500.00

The selected payment mode is Yearly.

Notes:

a. Premium that you need to pay depends on your age (based on age next birthday), gender and selected plan.

b. Premium amount increases in accordance with your age. Premium amounts are not guaranteed and we reserve the right to revise the premium payable by giving a 90 days' prior notice. Any changes in premium will be effective on the next Policy Anniversary.

c. Refer to Appendix 1 (Annual Premium Table) for future premiums payable.

d. This plan is payable up to the policy anniversary when the Life Assured attains age 80 (age next birthday).

e. Stamp Duty of RM10.00 will be paid for you by MCIS Life.

4. What are the fees and charges that I have to pay?

15% of every premium collected will be paid as commission to the sales agent up to expiry. The commission amount will be payable for the first year is RM 75.00

5. What are some of the key terms and conditions that I should be aware of?

- **Importance of disclosure** - you must disclose all material facts requested in the Proposal Form and state your age correctly.
 - **Free look period** - you may cancel your insurance coverage by returning the policy within 15 days of receipt. The premiums that you have paid will be refunded to you.
 - **Grace period** - you are given 45 days for Annual premium and 30 days for Monthly premium for the payment of premium. If you do not pay your premiums within the grace period, the policy will lapse.
 - **Maximum Basic Sum Assured** - the maximum Basic Sum Assured allowed on this plan is RM100,000 per life, and the application will be rejected if the total Sum Assured purchased exceeds mentioned amount.
 - **Tax** - any applicable taxes (whether currently in force or implemented later) at the prevailing rate as may be prescribed by any applicable legislation from time to time will be amended or charged when necessary.
 - **Nomination** - 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.
 - **Sanction or Unlawful Activities** - if you or any of the individual associated with this plan are involve in unlawful activities under Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Act 2001(AMLATFPUAA2001) or Malaysian Anti-Corruption Commission Act 2009, MCIS Life reserves the right to reject the application of this plan or withhold or terminate the business including claims payment under this plan where it deems fit and proper. MCIS Life shall not be liable for any potential or actual losses arising from or related to any steps taken.
- Note: This list is non-exhaustive. Please refer to the policy documents for the terms and conditions under this plan.

6. What are the major exclusions under this product?

- In the event of death from suicide, occurring within thirteen (13) months from the Policy Issue Date or Date of Reinstatement, whichever is later, whether the Life Assured is sane or insane, MCIS Life's liability shall be limited to the refund of premium paid without interest, and the policy shall terminate thereafter.
- The policy shall not cover death caused directly or indirectly, wholly or partially, by any one of the following occurrences:
 - a. the Life Assured dies by duelling or self-inflicted injuries, whether sane or insane within thirteen (13) months from the Policy Issue Date or Date of Reinstatement whichever is later; or
 - b. the Life Assured dies while committing an unlawful act or by the hands of justice.On occurrences of any of the above event mentioned in item 'a' and 'b', MCIS Life's liability shall be limited to the refund of premiums paid without interest, and the policy shall terminate thereafter.
- The policy shall not cover accidental death caused directly or indirectly, wholly or partially, by any one of the following occurrences:
 - a. assault or murder; or
 - b. riot or civil commotion, strikes or terrorist activities.

Note: This list is non-exhaustive. Please refer to the policy documents for the full list of exclusions under this plan.

7. Can I cancel my insurance coverage?

You may cancel your insurance coverage at any time by giving a written notice to MCIS Life. When you cancel your policy after the free look period, the cancellation will take effect on the next premium due date. There is no surrender value for this plan. Hence, no surrender amount will be payable by MCIS Life when you cancel or surrender the policy before maturity.

Buying a life policy is a long-term financial commitment. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.

8. What do I need to do if there are changes to my / my nominee(s) contact details?

It is important that you / your nominee(s) inform us of any change in the contact details to ensure that all correspondences reach you / your nominee(s) in a timely manner.

9. Where can I get further information?

Should you require additional information about life insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance'. You can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

MCIS Insurance Berhad Registration No.:199701019821 (435318-U)

Head Office : Wisma MCIS, Jalan Barat, 46200 Petaling Jaya, Selangor Darul Ehsan, Malaysia
Postal Address : P.O. Box 345, Jalan Sultan, 46916 Petaling Jaya, Selangor Darul Ehsan, Malaysia
Tel : 03-7652 3388
Fax : 03-7957 1562
Email : customerservice@mcis.my
Homepage : www.mcis.my

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

10. Other similar types of cover available?

Please ask our licensed person for other similar types of plans offered by MCIS Life.

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at XXXX.

Appendix 1: Annual Premium Table

Age Next Birthday (ANB)	Plan 1		Plan 2		Plan 3		Plan 4	
	RM 25,000		RM 50,000		RM 75,000		RM 100,000	
	Male (RM)	Female (RM)	Male (RM)	Female (RM)	Male (RM)	Female (RM)	Male (RM)	Female (RM)
5	52.00	48.25	104.00	96.50	156.00	144.75	208.00	193.00
6	52.00	48.25	104.00	96.50	156.00	144.75	208.00	193.00
7	52.00	48.25	104.00	96.50	156.00	144.75	208.00	193.00
8	52.00	48.25	104.00	96.50	156.00	144.75	208.00	193.00
9	52.00	48.25	104.00	96.50	156.00	144.75	208.00	193.00
10	52.00	48.25	104.00	96.50	156.00	144.75	208.00	193.00
11	52.00	48.25	104.00	96.50	156.00	144.75	208.00	193.00
12	52.00	48.25	104.00	96.50	156.00	144.75	208.00	193.00
13	52.00	48.25	104.00	96.50	156.00	144.75	208.00	193.00
14	57.50	49.50	115.00	99.00	172.50	148.50	230.00	198.00
15	62.50	50.75	125.00	101.50	187.50	152.25	250.00	203.00
16	73.75	54.75	147.50	109.50	221.25	164.25	295.00	219.00
17	106.75	57.50	213.50	115.00	320.25	172.50	427.00	230.00
18	107.75	58.00	215.50	116.00	323.25	174.00	431.00	232.00
19	108.75	58.50	217.50	117.00	326.25	175.50	435.00	234.00
20	110.00	59.25	220.00	118.50	330.00	177.75	440.00	237.00
21	111.00	59.75	222.00	119.50	333.00	179.25	444.00	239.00
22	112.00	60.50	224.00	121.00	336.00	181.50	448.00	242.00
23	113.25	61.00	226.50	122.00	339.75	183.00	453.00	244.00
24	114.25	61.50	228.50	123.00	342.75	184.50	457.00	246.00
25	115.50	62.25	231.00	124.50	346.50	186.75	462.00	249.00
26	117.75	63.50	235.50	127.00	353.25	190.50	471.00	254.00
27	120.25	64.75	240.50	129.50	360.75	194.25	481.00	259.00
28	122.50	66.00	245.00	132.00	367.50	198.00	490.00	264.00
29	125.00	67.25	250.00	134.50	375.00	201.75	500.00	269.00
30	125.00	68.75	250.00	137.50	375.00	206.25	500.00	275.00
31	127.50	70.00	255.00	140.00	382.50	210.00	510.00	280.00
32	130.00	71.50	260.00	143.00	390.00	214.50	520.00	286.00
33	131.50	72.25	263.00	144.50	394.50	216.75	526.00	289.00
34	132.75	73.00	265.50	146.00	398.25	219.00	531.00	292.00
35	134.00	73.50	268.00	147.00	402.00	220.50	536.00	294.00
36	144.75	78.50	289.50	157.00	434.25	235.50	579.00	314.00
37	156.25	83.50	312.50	167.00	468.75	250.50	625.00	334.00
38	168.75	89.00	337.50	178.00	506.25	267.00	675.00	356.00
39	174.00	94.75	348.00	189.50	522.00	284.25	696.00	379.00
40	179.00	100.75	358.00	201.50	537.00	302.25	716.00	403.00
41	205.00	154.75	410.00	309.50	615.00	464.25	820.00	619.00
42	205.00	154.75	410.00	309.50	615.00	464.25	820.00	619.00
43	205.00	154.75	410.00	309.50	615.00	464.25	820.00	619.00
44	205.00	154.75	410.00	309.50	615.00	464.25	820.00	619.00
45	205.00	191.00	410.00	382.00	615.00	573.00	820.00	764.00
46	266.50	191.00	533.00	382.00	799.50	573.00	1,066.00	764.00
47	278.50	191.00	557.00	382.00	835.50	573.00	1,114.00	764.00
48	278.50	191.00	557.00	382.00	835.50	573.00	1,114.00	764.00
49	308.25	191.00	616.50	382.00	924.75	573.00	1,233.00	764.00
50	339.75	209.75	679.50	419.50	1,019.25	629.25	1,359.00	839.00
51	377.75	233.75	755.50	467.50	1,133.25	701.25	1,511.00	935.00
52	419.25	259.00	838.50	518.00	1,257.75	777.00	1,677.00	1,036.00
53	440.25	289.00	880.50	578.00	1,320.75	867.00	1,761.00	1,156.00
54	462.25	319.75	924.50	639.50	1,386.75	959.25	1,849.00	1,279.00
55	485.25	354.50	970.50	709.00	1,455.75	1,063.50	1,941.00	1,418.00
56	611.75	395.50	1,223.50	791.00	1,835.25	1,186.50	2,447.00	1,582.00
57	667.75	441.00	1,335.50	882.00	2,003.25	1,323.00	2,671.00	1,764.00

Appendix 1: Annual Premium Table(continue)

Age Next Birthday (ANB)	Plan 1		Plan 2		Plan 3		Plan 4	
	RM 25,000		RM 50,000		RM 75,000		RM 100,000	
	Male (RM)	Female (RM)	Male (RM)	Female (RM)	Male (RM)	Female (RM)	Male (RM)	Female (RM)
58	728.50	494.75	1,457.00	989.50	2,185.50	1,484.25	2,914.00	1,979.00
59	842.25	517.00	1,684.50	1,034.00	2,526.75	1,551.00	3,369.00	2,068.00
60	943.75	581.75	1,887.50	1,163.50	2,831.25	1,745.25	3,775.00	2,327.00
61	1,053.50	650.25	2,107.00	1,300.50	3,160.50	1,950.75	4,214.00	2,601.00
62	1,174.25	726.25	2,348.50	1,452.50	3,522.75	2,178.75	4,697.00	2,905.00
63	1,303.50	810.50	2,607.00	1,621.00	3,910.50	2,431.50	5,214.00	3,242.00
64	1,446.00	901.00	2,892.00	1,802.00	4,338.00	2,703.00	5,784.00	3,604.00
65	1,603.00	1,002.75	3,206.00	2,005.50	4,809.00	3,008.25	6,412.00	4,011.00
66	1,796.25	1,128.50	3,592.50	2,257.00	5,388.75	3,385.50	7,185.00	4,514.00
67	2,008.75	1,268.00	4,017.50	2,536.00	6,026.25	3,804.00	8,035.00	5,072.00
68	2,243.50	1,422.25	4,487.00	2,844.50	6,730.50	4,266.75	8,974.00	5,689.00
69	2,503.75	1,595.00	5,007.50	3,190.00	7,511.25	4,785.00	10,015.00	6,380.00
70	2,787.75	1,784.75	5,575.50	3,569.50	8,363.25	5,354.25	11,151.00	7,139.00
71*	3,106.25	1,999.75	6,212.50	3,999.50	9,318.75	5,999.25	12,425.00	7,999.00
72*	3,451.75	2,233.50	6,903.50	4,467.00	10,355.25	6,700.50	13,807.00	8,934.00
73*	3,815.75	2,486.00	7,631.50	4,972.00	11,447.25	7,458.00	15,263.00	9,944.00
74*	4,229.00	2,770.25	8,458.00	5,540.50	12,687.00	8,310.75	16,916.00	11,081.00
75*	4,690.00	3,087.00	9,380.00	6,174.00	14,070.00	9,261.00	18,760.00	12,348.00
76*	5,106.50	3,380.00	10,213.00	6,760.00	15,319.50	10,140.00	20,426.00	13,520.00
77*	5,577.25	3,707.75	11,154.50	7,415.50	16,731.75	11,123.25	22,309.00	14,831.00
78*	6,109.00	4,076.00	12,218.00	8,152.00	18,327.00	12,228.00	24,436.00	16,304.00
79*	6,683.25	4,474.00	13,366.50	8,948.00	20,049.75	13,422.00	26,733.00	17,896.00

*The rates are applicable for renewal only (for age next birthday 71 to 79).

To obtain the Monthly premium, multiply the Annual premium by 0.09 (Monthly premium = Annual premium X 0.09).

Example:

Annual Premium: RM 125.00

Monthly Premium: RM 125.00 X 0.09 = RM 11.25