

An affordable plan to protect
you and your family.



MyLife Protect

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).



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Member of PIDM

MyLife Protect

Life protection can be so simple

It's often a misconception that life insurance is complicated and is only meant for the wealthy. That's not true. We believe that life is precious and insurance protection is a necessity for all.



We want everyone to have easy access to affordable life insurance solutions. That's why we created MyLife Protect.

It's a simple, affordable term life policy with a choice of either 10, 20 or 30 years policy term. Premiums are also fixed throughout the policy term. This plan provides coverage in the event of death or Total and Permanent Disability (TPD).

If you're aged between 16 and 55 next birthday, you are eligible to take up this unique pure protection plan via any of our branches nationwide and via our website (www.mcis.my). It's an ideal plan that gives you and your loved ones peace of mind and the assurance that you have your future confidently protected.

Key Features



Coverage for Death



Coverage for Total and Permanent Disability (TPD)



Flexibility of Policy Term
10, 20 or 30 years

Terms and conditions apply.

Benefits



Death Benefit

Upon death of the Life Assured, 100% of the Basic Sum Assured less any Total and Permanent Disability Benefit paid under the policy and less any indebtedness will be payable.



Total and Permanent Disability (TPD) Benefit

In the event of TPD of the Life Assured, prior to the policy anniversary immediately following the 70th birthday of the Life Assured, 100% of the Basic Sum Assured less any indebtedness will be payable, 6 months from the date of diagnosis.

Eligibility & Requirements

Entry Age

Age 16 - 55 next birthday

Policy Term

10, 20 or 30 years.

Subject to a maximum expiry age at age 70 next birthday

Basic Sum Assured

Minimum	Maximum
RM10,000	RM500,000

Premium

Premium amount - The premium amount will depend on the policy term, Basic Sum Assured chosen, entry age, and gender of the Life Assured. Premium amounts are level and guaranteed throughout the policy term.

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

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

Frequently Asked Questions (FAQs)

1

What is MyLife Protect?

MyLife Protect is a regular premium, non-participating term plan which provides coverage for death and Total and Permanent Disability (TPD). This plan does not have any surrender value as it is pure protection plan.

2

Who is MyLife Protect for?

This plan suits Malaysian aged 16 to 55 next birthday who is interest in a pure protection plan.

3

How long will I be covered under MyLife Protect?

You may choose to be covered for 10, 20 or 30 years, subject to a maximum expiry age at age 70 next birthday.

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 MyLife Protect?

The minimum Basic Sum Assured is RM10,000, subject to a minimum premium of RM480 annually, whereas the maximum Basic Sum Assured is RM500,000, subject to underwriting.

6

Is there any optional rider that I may attach to MyLife Protect?

No, there are no riders attachable to MyLife Protect.

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

What are the restrictions and exclusions for MyLife Protect?

The Death Benefit shall not cover death caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- (i) The Life Assured dies from suicide whether sane or insane within 13 months from the Issue Date or the date of reinstatement, whichever is later; or
- (ii) The Life Assured dies by dueling or self-inflicted injuries whether sane or insane within 13 months from the Issue Date or the date of reinstatement, whichever is later; or
- (iii) The Life Assured dies while committing an unlawful act or by the hands of justice.

The TPD Benefit shall not cover TPD caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- (i) Attempted self-destruction or self-inflicted injuries while sane or insane; or
- (ii) TPD existing at the Issue Date or at the date of reinstatement of the Life Assured under this Policy; or
- (iii) Committing, attempting or provoking an assault or felony or from any violation of law by Life Assured.

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**.
11. Should you require additional information about this plan, please contact us at 03-76523388 or **customerservice@mcis.my** or visit our website on **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) 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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