

PRODUCT DISCLOSURE SHEET	MCIS Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out LadyCare Rider With Maternity. Be sure to also read the general terms and conditions.	LadyCare Rider With Maternity
	XXXX

1. What is this product about?

LadyCare Rider With Maternity is a non-participating premium paying rider designed for females that provides coverage for female illnesses. It is a protection plan and has to be attached to a basic policy offered by MCIS Insurance Berhad. The benefits are provided below.

2. What are the covers / benefits provided?

Rider Sum Assured = RM500,000

Rider Term = 40 years

This rider covers the following:

Description Of Benefits		Ringgit Malaysia (RM)
		With Maternity Benefit
I) COMPULSORY BENEFIT		
A. Female Illness Benefit		
1.	Female Cancer	100% of Rider Sum Assured (RM500,000) less any payment under benefit I(A)(2)
2.	Carcinoma In-Situ (Breast(s) or Cervix Uteri)	20% of Rider Sum Assured (RM100,000)
3.	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	100% of Rider Sum Assured (RM500,000) less any payment under benefit I(A)(2)
4.	Facial Reconstructive Surgery due to Accident	Reimbursement up to 20% of Rider Sum Assured (RM100,000)
5.	Skin Grafting due to Skin Cancer or Accidental Burning	Reimbursement up to 30% of Rider Sum Assured (RM150,000)
6.	Reconstructive Surgery for Breast(s) due to Accident or Breast(s) Cancer: - 1 Breast - 2 Breasts	Reimbursement up to 30% of Rider Sum Assured (RM150,000) Reimbursement up to 40% of Rider Sum Assured (RM200,000)
B. Golden Year Benefit (The benefit shall commence upon attained age 50)		
1.	Hip or Femur Fractures due to Osteoporosis	Reimbursement up to 20% of Rider Sum Assured (RM100,000)
2.	Joint Replacement Surgery for Arthritis	Reimbursement up to 20% of Rider Sum Assured (RM100,000)
C. Periodic Health Assessment Benefit		0.5% of Rider Sum Assured (RM2,500) (every 3 years)
II) OPTIONAL BENEFIT		
A. Maternity Benefit (The benefit shall cease upon attained age 45)		
1.	Coverage for Pregnancy Complications DIC, Ectopic Pregnancy, Still Birth, Hydatidiform Mole (Molar Pregnancy), Eclampsia (Severe Hypertension in Pregnancy)	20% of Rider Sum Assured (RM100,000)
2.	Congenital Anomalies (Down's Syndrome, Spina Bifida, Tetralogy of Fallot, Transposition of Great Vessels)	30% of Rider Sum Assured (RM150,000)
3.	Neonatal Death	20% of Rider Sum Assured (RM100,000)
4.	Death due to Child Birth	100% of Rider Sum Assured (RM500,000)

Note:

- Upon claims of benefit under Item I(A)(1), I(A)(3) and II(A)(4), the rider will be terminated.
- Upon claims of Breast(s) cancer, the Life Assured is still entitled for Reconstructive Surgery for Breast due to Accident or Breast(s) Cancer within 3 years from the mastectomy only.
- Payment under Carcinoma In-Situ of Breast or Cervix Uteri (Item I(A)(2)) will reduce benefit payable under Female Cancer (Item I(A)(1)) & Systemic Lupus Erythematosus (SLE) with Lupus Nephritis (Item I(A)(3)).
- The aggregate amount of benefits payable under both Item I(A)(4) and Item I(A)(5) shall not exceed 30% of the Sum Assured in total in respect of the same Accident.
- Please refer to the policy contract for exact terms and conditions of the benefits.

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 rider premium that you have to pay varies depending on the coverage chosen, age at entry, rider term etc. Please refer to the Sales Illustrations for the exact detail.
 - The estimated rider premium that you have to pay (inclusive of 0% GST): RM5,140.00 Yearly
 - Premium duration: 40 years
- The premium rates are applicable to standard risks. The rider terms and rates may vary depending on the underwriting requirements.
- The premium rates are guaranteed.

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

The total commission payable is 171.00% of one year premium.

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 such as medical condition, occupation and state your age correctly.
- Free-look period - you may cancel your rider by returning the annexure within 15 days after you have received the annexure. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Grace period is 30 days for monthly payment frequency and 45 days for yearly, half-yearly and quarterly payment frequency.
- A surrender charge will be applicable on the guaranteed cash value of policy throughout the entire duration of policy. Surrender amount is depicted in table below.

Number of Policy Year Premiums Paid	Surrender Charge (% of Guaranteed Cash Surrender Value)
Less Than 3	100%
3 to 5	20%
6 and above	10%

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this rider.

6. What are the major exclusions under this rider?

The rider benefit shall not be payable in the event of the following:

- If the Female Illness/Surgery/Maternity exists at prior to the date of commencement of the rider or any reinstatement date of this rider, whichever is later; or
- For any covered benefits of which you should have been aware or of which symptoms were evident or for which you received medical advice or treatment prior to the date of commencement of the rider or any reinstatement date of this rider, whichever is later; or
- Acquired Immunodeficiency Syndrome (AIDS), AIDS related complex, infection by Human Immunodeficiency Virus (HIV); or
- Pregnancy complication arising within twelve (12) months from the date of inclusion of this rider or from the date of any reinstatement, whichever is the later.

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

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to the Company.

8. What do I need to do if there are changes to my contact details?

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

9. Where can I get further information?

Should you require additional information about medical and health insurance, please refer to the *insuranceinfo* booklet on 'Medical & Health 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

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Homepage : www.mcis.my

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

10. Other types of Medical and Health Insurance cover available?

Please refer to our agents for other similar types of cover available.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.

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