

PRODUCT DISCLOSURE SHEET	MCIS Insurance Berhad
Read this Product Disclosure Sheet before you decide to take out MyLife Protect. Be sure to also read the general terms and conditions.	MyLife Protect
	10/02/2025

### 1. What is this product about?

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 a pure protection plan.

### 2. What are the covers / benefits provided?

Basic Sum Assured = RM 500,000  
Term of Policy = 30 years  
Premium Paying Term = 30 years

This plan covers:

<b>Death</b>	Upon death of the Life Assured, 100% of the Basic Sum Assured less TPD Benefit paid and less any indebtedness will be payable.
<b>Total and Permanent Disability (TPD)</b>	<p>Upon TPD of the Life Assured, 100% of the Basic Sum Assured less any indebtedness will be payable, 6 months from the date of diagnosis. The TPD benefit is acceleration on Death Benefit and up to age 70 next birthday only.</p> <p>The maximum amount payable for any one life in the event of TPD is limited to RM 2,000,000 for the Policy and all other life policies issued by MCIS Insurance Berhad inclusive of any other supplementary contracts. The balance of the sum assured will be payable upon death of the Life Assured if the Policy is in-force at the time of death or on the maturity/expiry date, whichever occurs earlier and subsequently the Policy shall terminate.</p>

The benefit(s) payable under eligible product are protected by PIDM up to limit. Please refer to PIDM's TIPS Brochure or contact MCIS Life or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### 3. How much premium do I have to pay?

- The total premium that you will have to pay and the policy terms may vary depending on the underwriting requirements of MCIS Insurance Berhad.
- The estimated total premium that you have to pay currently is: RM 150 monthly.
- Premium duration: 30 years.
- Premium rates are applicable to standard risks. Premium is level and guaranteed throughout the Term of Policy.

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

There are no fees and charges for this plan.

### 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 your age and medical condition correctly.
- Free Look Period – You may cancel your insurance coverage within 15 days after receiving the Policy. The premiums that you have paid less any medical expenses incurred will be refunded to you without interest.
- Grace Period – The grace period is 30 days for monthly premium payment frequency and 45 days for yearly, half-yearly and quarterly premium payment frequencies.
- Surrender Value – There is no surrender value for the Policy. Hence, no amount will be payable by MCIS Insurance Berhad when you surrender the policy.

- Claim Procedure – You can obtain information on claim procedures and the form from our corporate website at [www.mcis.my](http://www.mcis.my), call our Customer Contact Centre or go to the branches nearest to you.
- You should read and understand the insurance plan and contact MCIS Insurance Berhad directly for more information.
- 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.

*Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions of the policy.*

## 6. What are the major exclusions under this policy?

### Death Benefit

This plan shall not cover death caused directly or indirectly, wholly or partially, by any one of the following occurrences:

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

On occurrences of any of the above event, MCIS Insurance Berhad's liability shall be limited to the refund of premium paid without interest, and the Policy shall terminate thereafter.

### Total and Permanent Disability Benefit

This plan shall not cover any Total and Permanent Disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- Attempted self-destruction or self-inflicted injuries while sane or insane; or
- Military or naval service in time of declared or undeclared war or while under orders for warlike operation or restoration of public order; or
- Entering, operating or servicing, riding in or on, ascending or descending from or with any aerial device or conveyance except while the Life Assured is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route; or
- An opportunistic infection or a malignant neoplasm if at the time of disability, is present in the Life Assured acquired immune deficiency; or
- Total and Permanent Disability existing at the Issue Date or at the date of reinstatement of the Life Assured under the Policy; or
- Participation in any hazardous sport or pastime or activities, including but not limited to aerial activity, bungee jumping, rock climbing or mountaineering, underwater activities, racing of any type other than on foot; or
- Committing, attempting or provoking an assault or a felony or from any violation of law by Life Assured.
- An opportunistic infection includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
- A malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, hairy-cell leukemia and/or other malignancies now known or which became known as immediate cause of disability or death in the presence of acquired immune deficiency.

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

## 7. Can I cancel my policy?

Buying a life policy is a long-term financial commitment. However, you may cancel your policy by giving notice to MCIS Insurance Berhad. Upon cancellation, no surrender value will be payable.

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

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

## 9. Where can I get further information?

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).

If you have any enquiries, please contact us at:

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

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Homepage : [www.mcis.my](http://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 refer to MCIS Insurance Berhad or our sales representatives for other similar types of plans offered by MCIS Insurance Berhad.

IMPORTANT NOTE
<p><b>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.</b></p>
<p><b>IN THE EVENT OF CONFLICT OF INTERPRETATION BETWEEN ENGLISH AND BAHASA MALAYSIA OR AMBIGUITY ARISING OUT OF THE TRANSLATION TO BAHASA MALAYSIA LANGUAGE, THE ENGLISH TEXT AND ITS INTERPRETATION SHALL PREVAIL.</b></p>

The information provided in this disclosure sheet is valid as at 10/02/2025.