

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

### 1. What is this product about?

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 is yearly renewable up to age 70 next birthday.

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 100,000

Policy Term: 40 years

This plan covers:

<b>Critical Illness</b>	In the event the Life Assured is diagnosed with one of the covered critical illnesses, 100% of the Basic Sum Assured less any indebtedness will be payable. Critical illnesses covered under this plan are: (i) Cancer (ii) Heart Attack (iii) Kidney Failure (iv) Stroke
<b>Guardian Allowance</b>	An additional 10% of the Basic Sum Assured, subject to the maximum of RM5,000.00 shall be payable as guardian allowance in the event the Life Assured is diagnosed with the covered critical illnesses.

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)).

### 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 136.77 yearly.
- Premium rates vary by age, gender and Basic Sum Assured. Please refer to Appendix 1 for the Table of Premium Rates.
- Premiums are not guaranteed and MCIS Insurance Berhad reserves the right to revise the premium payable by giving 30 days' prior notice.

### 4. What are the fees and charges that 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.
- Waiting Period – The following waiting period shall apply:
  - (i) 60 days for Cancer and Heart Attack.
  - (ii) 30 days for Stroke and Kidney Failure.

- Survival Period – 30 days survival period following the diagnosis and confirmation of the critical illness shall apply.
- 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?

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

- Pre-existing Conditions; or
- If the critical illness is diagnosed during the waiting period; or
- 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
- Injury or illness caused by self-inflicted injury or duelling while sane or insane within thirteen (13) months from the Issue Date or any reinstatement date, whichever is later; or
- 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
- 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: 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?

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 medical and health 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)

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](mailto:customerservice@mcis.my)

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**

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

**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.**

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

**SAMPLE**

### Appendix 1 – Table of Premium Rates

Annual Premium = RM60 + Rate per 1,000 Basic Sum Assured x Basic Sum Assured / 1,000

Age Next Birthday	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

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

T +603 7652 3388  
F +603 7957 1562  
E customerservice@mcis.my  
W www.mcis.my



Age Next Birthday	Rate per RM1,000 Basic Sum Assured	
	Male	Female
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

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