

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

### 1. What is this product about?

MyHospital Benefit is a regular premium, non-participating, yearly renewable term plan which provides daily cash allowance upon hospitalisation. 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 (Daily Cash Allowance): RM 125

Term of Policy: 40 years

This plan covers:

Benefit	Description
Daily Cash Allowance for Hospitalisation	A daily benefit equivalent to 100% of the Basic Sum Assured shall be payable for each day the Life Assured is hospitalised due to illness.
Double Daily Cash Allowance for Hospitalisation due to Accidental Causes	A daily benefit equivalent to 200% of the Basic Sum Assured shall be payable for each day the Life Assured is hospitalised due to accident.
Triple Daily Cash Allowance for Admission in Intensive Care Unit (ICU)	A daily benefit equivalent to 300% of the Basic Sum Assured shall be payable for each day the Life Assured is hospitalised in ICU.

Note: The benefits above are mutually exclusive. The Daily Cash Allowance Benefit will be paid according to the type of hospitalisation/admission, on a day-to-day basis, and the Life Assured will be entitled to the benefit which pays the largest amount for the hospitalisation/admission.

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 132 yearly.
- Premium rates vary by age next birthday, gender and the Basic Sum Assured chosen. Please refer to Appendix 1 for the Annual Premium Table.
- 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 – There is a 30 days waiting period for hospitalisation due to non-accidental causes.

- 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.
- Hospitalisation Period – The Life Assured will need to be hospitalised for a minimum continuous period of 48 consecutive hours in order for any benefit under the Policy to be payable.
- Limit per Policy Year – The benefits under the Policy are payable for a maximum of 90 days per policy year.
- Lifetime Limit – The benefits under the Policy are payable for a maximum of 180 days throughout the duration of 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 benefits under this plan will not cover any hospitalisation caused directly or indirectly, wholly or partly, by any of the following occurrences:

- If hospitalisation is caused by illness or disease during the first 30 days from the issue date or reinstatement date of the Policy except for accidental injuries; or
- In respect of any period of hospitalisation for an illness or injury occurring before payment of the first premium under the Policy; or
- In respect of any period of hospitalisation which occurs after the termination of the Policy; or
- In respect of any period of hospitalisation for an illness or injury directly or indirectly caused by or accelerated by:
  - Strike, riot, civil commotion, war (whether declared or not); or
  - Violation or attempt violation of the law or resisting arrest; or
  - Illness or medical condition arising from whatsoever reason in respect of medical advice, treatment or recommendation received from a medical practitioner within the immediate 2 years from the issue date which was not disclosed in the proposal form; or
  - Engaging in aviation activities (except as an ordinary fare-paying passenger or crew member on a regular public air service) or aerial flight of whatsoever nature whether sports or recreational; or
  - Engaging in professional sports, polo, bungee jumping, steeple chasing, mountaineering, winter sports, hunting, water skiing, scuba diving, sky diving of any kind or racing of any kind other than on foot; or
  - Being under the influence of or intoxicated by liquor or any narcotic or drug; or
  - Attempted suicide, intentional self-inflicted injury, duelling; or
  - Mental disorder, insanity; or
  - Sexually transmitted disease, HIV, acquired immune deficiency syndrome; or
  - Any form of treatment, examination or consultation related to childbirth, pregnancy or abortion; or
  - Test or treatment related to infertility, contraception, sterilization, hereditary condition, circumcision; or
  - Routine medical examination or consultation, cosmetic or dental care and treatment or plastic surgery, organ or tissue donation, gender transformation, or any experimental or elective surgery or congenital anomalies.

*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 a written 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

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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

**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.

### Appendix 1 – Annual Premium Table

Age Next Birthday (ANB)	Annual Premium by Basic Sum Assured							
	RM50		RM75		RM100		RM125	
	Male	Female	Male	Female	Male	Female	Male	Female
18	79.00	79.00	88.00	88.00	97.00	97.00	107.00	107.00
19	79.00	80.00	88.00	89.00	97.00	99.00	107.00	109.00
20	80.00	81.00	89.00	92.00	99.00	102.00	109.00	112.00
21	81.00	81.00	92.00	92.00	102.00	102.00	112.00	112.00
22	81.00	83.00	92.00	94.00	102.00	105.00	112.00	116.00
23	83.00	84.00	94.00	95.00	105.00	107.00	116.00	118.00
24	83.00	85.00	94.00	97.00	105.00	110.00	116.00	122.00
25	84.00	87.00	95.00	100.00	107.00	113.00	118.00	126.00
26	85.00	87.00	97.00	100.00	110.00	113.00	122.00	126.00
27	85.00	87.00	97.00	100.00	110.00	113.00	122.00	126.00
28	87.00	87.00	100.00	101.00	113.00	114.00	126.00	128.00
29	87.00	90.00	100.00	105.00	113.00	120.00	126.00	135.00
30	89.00	91.00	103.00	107.00	117.00	122.00	132.00	137.00
31	90.00	93.00	105.00	109.00	120.00	125.00	135.00	141.00
32	91.00	94.00	107.00	111.00	122.00	128.00	137.00	145.00
33	93.00	95.00	109.00	112.00	125.00	130.00	141.00	147.00
34	94.00	97.00	111.00	115.00	128.00	133.00	145.00	151.00
35	95.00	99.00	112.00	118.00	130.00	137.00	147.00	157.00
36	98.00	100.00	117.00	120.00	136.00	140.00	155.00	160.00
37	99.00	102.00	118.00	123.00	137.00	144.00	157.00	164.00
38	100.00	103.00	120.00	124.00	140.00	145.00	160.00	166.00
39	103.00	104.00	124.00	126.00	145.00	148.00	166.00	170.00
40	104.00	106.00	126.00	129.00	148.00	151.00	170.00	174.00
41*	107.00	108.00	130.00	132.00	153.00	156.00	176.00	180.00
42*	108.00	108.00	132.00	132.00	156.00	156.00	180.00	180.00
43*	111.00	111.00	137.00	137.00	162.00	162.00	187.00	187.00
44*	115.00	114.00	142.00	140.00	170.00	167.00	197.00	193.00
45*	116.00	116.00	144.00	144.00	171.00	171.00	199.00	199.00
46*	120.00	119.00	149.00	148.00	179.00	177.00	209.00	207.00
47*	123.00	123.00	154.00	154.00	185.00	185.00	216.00	216.00
48*	127.00	125.00	161.00	157.00	194.00	190.00	228.00	222.00
49*	131.00	129.00	167.00	163.00	202.00	197.00	237.00	232.00
50*	137.00	133.00	175.00	169.00	213.00	205.00	251.00	241.00
51*	142.00	137.00	183.00	175.00	224.00	213.00	264.00	251.00
52*	147.00	140.00	191.00	180.00	234.00	220.00	278.00	260.00
53*	152.00	144.00	198.00	186.00	244.00	228.00	289.00	270.00
54*	159.00	148.00	208.00	192.00	257.00	236.00	307.00	280.00
55*	165.00	152.00	217.00	198.00	270.00	244.00	322.00	289.00
56*	173.00	157.00	229.00	206.00	285.00	254.00	341.00	303.00
57*	180.00	163.00	239.00	214.00	299.00	265.00	359.00	316.00
58*	187.00	169.00	251.00	223.00	314.00	277.00	378.00	332.00
59*	196.00	176.00	264.00	234.00	331.00	291.00	399.00	349.00
60*	204.00	182.00	275.00	243.00	347.00	304.00	418.00	364.00
61*	214.00	190.00	291.00	254.00	368.00	319.00	445.00	384.00
62*	226.00	199.00	309.00	268.00	391.00	337.00	474.00	407.00
63*	239.00	209.00	328.00	283.00	417.00	357.00	507.00	432.00
64*	253.00	220.00	349.00	299.00	445.00	379.00	541.00	459.00
65*	268.00	231.00	372.00	317.00	476.00	402.00	580.00	487.00

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Age Next Birthday (ANB)	Annual Premium by Basic Sum Assured							
	RM50		RM75		RM100		RM125	
	Male	Female	Male	Female	Male	Female	Male	Female
66*	284.00	243.00	396.00	334.00	508.00	425.00	620.00	516.00
67*	300.00	254.00	419.00	351.00	539.00	448.00	659.00	545.00
68*	314.00	267.00	440.00	371.00	567.00	474.00	693.00	578.00
69*	328.00	280.00	462.00	390.00	596.00	500.00	730.00	610.00

\*For renewal only.

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