

## FREQUENTLY ASKED QUESTIONS (FAQs) MyCritical Cover

### About MyCritical Cover

**1. What is MyCritical Cover?**

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 does not have any surrender value as it is a pure protection plan.

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 <http://www.pidm.gov.my>).

**2. How long will I be covered under MyCritical Cover?**

The expiry age for this plan is age 70 next birthday. As long as you pay the premiums required, you will remain covered until the expiry age.

**3. Can I amend the coverage after purchasing MyCritical Cover?**

You are allowed to decrease the Basic Sum Assured after purchase. Please bear in mind you may risk being under-insured should you decide to decrease the Basic Sum Assured. Increasing the Basic Sum Assured is not allowed under this plan.

**4. What is the minimum and maximum coverage that I can purchase under MyCritical Cover?**

The minimum Basic Sum Assured is RM10,000, whereas the maximum Basic Sum Assured is RM250,000, subject to underwriting.

**5. If I purchase this plan and subsequently never make any claims, will there be any benefit payable at the end of the policy term?**

No. There are no benefits payable at the end of the policy term.

**6. What happens if I purchase this plan and then realise that it is not the right fit for me?**

Should you decide that this plan is not the right fit for you, you may cancel your policy by giving notice to us. If the cancellation is within 15 days from the date of receipt of the policy, we will refund to you the premium paid without interest less any medical expenses incurred.

**7. Can I surrender my policy?**

Yes, you can. If you surrender your policy after 15 days from the date of receipt of the policy, no premiums will be refunded and no surrender value will be payable. You will need to submit a written request to us in order to surrender your policy. You may submit the written request via email to [customerservice@mcis.my](mailto:customerservice@mcis.my) or via any [MCIS Life branch](#).

**8. Under what circumstances will my policy be terminated?**

Your policy shall automatically terminate on the earliest of the following occurrences:

- (i) Upon the death of the Life Assured; or
- (ii) Upon full payment of benefit under the policy; or
- (iii) When the policy becomes void, lapsed or is terminated; or
- (iv) Upon non-payment of premium within the grace period; or
- (v) When a written request from you for the termination of the policy is received by us; or
- (vi) On the expiry date of the policy.

**9. Can I make a nomination for MyCritical Cover?**

Yes, you may make a nomination by filling up the [nomination form](#) and submitting it to us. If your nominee is not your spouse, child or your parent, then you are advised to assign the policy benefits to the nominee(s) instead of nominating him/her as your nominee. To know more about nominations, click [here](#).

**10. Will I qualify for income tax relief under MyCritical Cover?**

You may qualify for personal tax relief, subject to the final decision of the Inland Revenue Board of Malaysia. MCIS Life does not provide tax advice; please contact your tax advisor for more information.

## **Application**

**11. Who is MyCritical Cover for?**

This plan suits Malaysians aged 18 to 45 next birthday, in need of a pure critical illness protection plan.

**12. How much coverage should I purchase?**

The amount and length of coverage you should purchase depends on your protection needs and budget. You may use the [My Coverage Calculator](#) available on our website to assist in assessing your coverage needs and budget.

**13. Do I need to go through any medical examination in order to be covered?**

No. You only need to answer the health questionnaire for us to determine your eligibility.

**14. How do I know whether I am eligible to be covered under MyCritical Cover?**

You will be informed about your application status after completing the health questionnaire.

## **Premiums**

**15. What is the premium amount and for how long do I have to pay?**

The premium amount depends on the Basic Sum Assured chosen, your age next birthday and gender. Premiums must be paid throughout the policy term.

**16. Will the premium amount increase during the policy term?**

The premium amount increases according to your age next birthday. The premium amounts are not guaranteed and we reserves the right to revise the premium payable by giving a 30 days' prior notice to you. Changes in premium can only be made on the policy anniversary.

**17. What are the options for premium payment frequency and method?**

You may choose to pay your premiums on a yearly, half-yearly, quarterly, or monthly basis. Payments can be made via online banking and debit/credit card.

## **Claims**

**18. How do I make a claim?**

Click [here](#) for more details on how to make a claim.

**19. Is there any situation where the benefits under MyCritical Cover is not payable?**

Yes, there are certain restrictions on the benefits, such as exclusions and other terms and conditions. To view the list of exclusions for this plan, click [here](#). For the full list of terms and conditions, please refer to the policy contract.

## **Waiting Period, Survival Period, and List of Exclusions**

**20. Waiting Period and Survival Period**

Waiting Period

The following waiting period shall apply from Issue Date or any reinstatement date, whichever is later:

- (i) 60 days for Cancer and Heart Attack.
- (ii) 30 days for Stroke and Kidney Failure.

Survival Period

The survival period is 30 days following the diagnosis and confirmation of the critical illness.

## 21. List of Exclusions

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

- (i) Pre-existing Conditions; or
- (ii) If the critical illness is diagnosed during the waiting period; or
- (iii) 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
- (iv) Injury or Illness caused by self-inflicted injury or dueling while sane or insane within 13 months from the Issue Date or any reinstatement date, whichever is later; or
- (v) 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
- (vi) 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.

'Pre-existing Conditions' refers to disabilities that the Life Assured has reasonable knowledge of before the Issue Date. A Life Assured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- (a) the Life Assured has received or is receiving treatment; or
- (b) medical advice, diagnosis, care, or treatment has been recommended; or
- (c) clear and distinct symptoms are or were evident; or
- (d) its existence would have been apparent to a reasonable person in the circumstances.

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