

## Product Disclosure Sheet MyLifestyle Protect

**Read this Product Disclosure Sheet before you decide to take out *MyLifestyle Protect*.  
Be sure to also read the general terms and conditions.**

### 1. What is this product about?

MyLifeStyle Protect is an insurance plan designed to help the Assured Member to maintain the ability sustain any financial obligation in the event of Death, Total and Permanent Disability or 3 Critical Illnesses.

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

Plans	Sum Assured (RM)	
	Death or Total and Permanent Disability (TPD)	Critical Illness (CI)
Essential	12k	12k
Advanced	24k	24k
Signature	36k	36k
Flexiplan	37k- 600k	37k – 180k*

\*Same as Sum Assured on Death or TPD, subject to a maximum limit of RM180k

This policy covers:

<b>Death</b>	100% of Death/ TPD sum assured is payable upon death due to all causes.
<b>TPD</b>	100% of Death/ TPD sum assured is payable: <ol style="list-style-type: none"> <li>If he / she is employed, for disability which prevents him / her from performing normal work activities for an uninterrupted period of 6 months.</li> <li>If he / she is not employed, for disability which requires constant medical care, attention and confinement to a home or institution for an uninterrupted period of 6 months.</li> <li>For total and irrecoverable:               <ul style="list-style-type: none"> <li>loss of sight of both eyes; or</li> <li>loss of use of two limbs at or above the wrist or ankle; or</li> <li>loss of sight of one eye and loss of use of one limb at or above the wrist or ankle.</li> </ul> </li> </ol>
<b>CI</b>	100% CI sum assured is payable if he/she is diagnosed with any one of the following Critical Illnesses: <ol style="list-style-type: none"> <li>Cancer if he / she is diagnosed with cancer and is required to undergo chemotherapy or radiotherapy treatment, or if the condition is terminal i.e. less than 6 months to live.</li> <li>Kidney disease if he / she is diagnosed with kidney disease and is required to undergo dialysis treatment, or if the condition is terminal i.e. less than 6 months to live.</li> <li>Stroke if he / she suffers a stroke and is unable to perform 3 out of 6 daily living activities (eating, bathing, dressing, toileting, walking and continence).</li> </ol>

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

This is a monthly premium policy whereby the premium payable is computed based on the basis of age and gender.  
Please refer to **Appendix 1** and **Appendix 2** for the table of annual premium.

*Note: Premium amount increases in accordance with your age. Premium amounts are not guaranteed and we reserve the rights to revise the premium payable by giving a 30 days' prior notice. This policy shall automatically renew every year. Grace Period of thirty (30) days from the due date will be allowed for payment of each subsequent Premium, if any, and the Policy will remain in-force during this period. If the Premium remains unpaid after the Grace Period, the policy will lapse without having any further Coverage, benefit or value. In the event of any claim, the revised premium adjustment (if any) shall take place at next policy anniversary from the claim approval date.*

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

There are no fees and charges for this policy.

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#### 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.
- In compliance with Section 16(3) of the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA 2001), MCIS Insurance Berhad reserves its right to withhold or terminate the business application including claims payment where it deems fit and proper.
- Free-look period – The coverage under this policy may be cancelled within 15 days from the date Certificate of Assurance is issued to you.
- Coverage for cancer, kidney disease and stroke will commence only after a 90 days waiting period from the Certificate of Assurance's effective date.
- There is no surrender value for this product. Hence, no amount will be payable by the company when you surrender the policy.
- Nomination – Please nominate a nominee and ensure that the nominee is aware of this policy purchased by yourself.
- It is important that you inform the master policyholder or MCIS Insurance Berhad of any changes in your contact details to ensure that all correspondences reach you in a timely manner.
- The Assured Member must be residing in Malaysia to be eligible for the coverage under this policy.
- The coverage under this policy will end upon the occurrence of any of the following (whichever comes first):
  - If the sum assured for death has been fully paid out; or
  - If the sum assured for Total and Permanent Disability and Critical Illness has been fully paid out; or
  - When a written request for termination of this Policy/Certificate of Assurance is submitted to Us and endorsed on this Policy/Certificate of Assurance.

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

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

- a) he/she dies by duelling, self-inflicted injuries or suicide within thirteen (13) months from the coverage effective date, whether he/she is sane or insane; or
- b) he/she dies while committing an unlawful act or by the hands of justice.

This Policy shall not cover any total and permanent disability caused directly or indirectly, wholly or partially, by any one of the following occurrences:

- a) suicide or any attempt thereof or self-inflicted injury while sane or insane; or
- b) committing an unlawful act or by the hands of justice; or
- c) hazardous sports or avocations, or travel or flight in or on any type of aircraft except as a fare-paying passenger on a regularly scheduled passenger flight of a recognized commercial airline; or
- d) while under the influence of alcohol, drugs or narcotics; or
- e) war (declared or undeclared), invasion, act of foreign enemy, hostilities, civil war, rebellion, insurrection, revolution, or any war-like operations, military or usurped power, military or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
- f) participation in a strike, riot or civil commotion or committing an assault of felony; or
- g) terrorism-related activities, nuclear war, biological and chemical; or
- h) any form of radioactivity or radiation; or
- i) Total and Permanent Disability existing at the Certificate's Effective Date.

The coverage under this Policy shall not cover critical illness caused directly or indirectly, wholly or partially, by any one of the following occurrences:

- a) Pre-existing Critical Illnesses; or
- b) Critical Illness related with any condition, illness or injury if there was any manifestation, symptom or diagnosis of it before the Certificate of Assurance is effective; or

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- c) Critical Illness for which:
- Any condition which existed or was diagnosed during the Waiting Period or after the expiry of the Waiting Period but which is related directly or indirectly to a condition which existed or was diagnosed during the Waiting Period; or
  - Any signs or symptoms which existed before or during the Waiting Period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the Waiting Period; or
- d) A claim for a Critical Illness described in a) and/or b) above will not be admissible only because notification of the said claim was given to the Company after the expiry of the Waiting Period; or
- e) Any diseases caused by or contributed to by nuclear weapons material, ionising, radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion, combustion will include any self-sustaining process of nuclear fission; or
- f) Self-inflicted injuries, while sane or insane.

*Note: The terms and conditions are non-exhaustive. Please refer to the master policy contract for the full list of terms and conditions, and exclusions under this policy. A copy of the Master Policy can be obtained from Master Policyholder or from MCIS Insurance Berhad Corporate Development Department.*

#### 7. Can I cancel my policy?

You may cancel your policy by giving us a written notice. The cancellation shall take effect from premium's next due date. Buying a life insurance policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy will lapse. No amount will be payable by us when you cancel the policy after the free-look period. You should satisfy yourself that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.

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

It is important that you inform the master policyholder or MCIS Insurance Berhad of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

#### 9. Where can I get further information?

Should you require additional information about life insurance, please refer to the Insurance Info available on our corporate website at [www.mcis.my](http://www.mcis.my).

If you have any enquiries, please contact us at:

**MCIS Insurance Berhad (435318-U)**

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

Wisma MCIS, Jalan Barat, 46200 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)

For claims related matter, please send an email to: [claims@mcis.my](mailto:claims@mcis.my)

#### 10. Other types of Life Insurance cover available

Please ask us 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 YOUR INSURANCE POLICY OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 1 Jul 2020.

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### Appendix 1

#### Annual Premium

Age Next Birthday	Essential		Advanced		Signature	
	Male	Female	Male	Female	Male	Female
18	32	28	63	56	95	84
19	32	28	63	56	95	85
20	32	29	64	58	96	87
21	32	29	64	59	96	88
22	33	30	65	59	98	89
23	33	30	66	60	99	91
24	33	31	66	62	100	93
25	34	32	68	63	102	95
26	34	32	68	64	103	96
27	35	33	69	66	104	99
28	35	33	70	67	105	100
29	36	34	71	68	107	103
30	37	35	74	71	111	106
31	38	36	77	73	115	109
32	40	38	79	77	119	115
33	41	40	82	80	123	120
34	43	41	86	82	129	123
35	45	43	90	86	135	130
36	49	48	98	96	147	144
37	54	52	108	104	161	157
38	59	55	118	111	177	166
39	65	60	130	120	195	180
40	72	65	143	131	215	196
41	80	74	161	148	241	222
42	90	86	180	172	270	258
43	101	98	202	196	303	294
44	114	112	228	223	341	335
45	127	124	254	249	381	373
46	138	138	276	277	414	415
47	154	154	308	308	463	463
48	173	171	345	343	518	514
49	191	187	383	373	574	560
50	212	198	425	396	637	593
51	234	218	469	436	703	654
52	259	236	518	473	777	709
53	285	257	569	514	854	771
54	312	276	625	551	937	827
55	351	294	702	589	1,052	883
56	383	322	767	644	1,150	966
57	416	350	833	700	1,249	1,050
58	450	378	900	757	1,350	1,135
59	484	408	968	815	1,453	1,223
60	522	441	1,044	881	1,565	1,322
61*	582	478	1,164	956	1,746	1,435
62*	649	519	1,298	1,039	1,947	1,558
63*	723	564	1,446	1,128	2,169	1,692
64*	799	613	1,598	1,227	2,397	1,840
65*	884	668	1,768	1,335	2,651	2,003

*Note: The above annual premium is subject to rounding of 2 decimal points.*

*\*The rates are applicable for renewal only (for age next birthday 61 to 65).*

*The premium is not guaranteed and the Company reserves the right to vary the level of Premium by giving thirty (30) days' notice.*

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### Appendix 2

#### Annual Premium Rates (per 1,000 Sum Assured)

Age Next Birthday	Flexiplan			
	Death or Total and Permanent Disability (TPD)		Critical Illness (CI)	
	Male	Female	Male	Female
18	1.70	1.70	0.94	0.64
19	1.70	1.70	0.94	0.65
20	1.70	1.70	0.96	0.72
21	1.70	1.70	0.97	0.75
22	1.70	1.70	1.01	0.77
23	1.70	1.70	1.05	0.82
24	1.70	1.70	1.07	0.87
25	1.70	1.70	1.12	0.93
26	1.70	1.70	1.15	0.98
27	1.70	1.70	1.19	1.05
28	1.70	1.70	1.23	1.09
29	1.70	1.70	1.27	1.15
30	1.70	1.70	1.37	1.25
31	1.70	1.70	1.49	1.34
32	1.70	1.70	1.60	1.49
33	1.70	1.70	1.73	1.63
34	1.70	1.70	1.89	1.73
35	1.70	1.70	2.06	1.90
36	1.82	1.82	2.26	2.17
37	1.97	1.97	2.51	2.38
38	2.11	2.11	2.81	2.51
39	2.28	2.28	3.13	2.72
40	2.47	2.47	3.49	2.97
41	2.72	2.72	3.98	3.46
42	3.01	3.01	4.50	4.16
43	3.37	3.37	5.06	4.79
44	3.80	3.80	5.68	5.50
45	4.27	4.27	6.30	6.10
46	4.79	4.79	6.71	6.74
47	5.37	5.37	7.48	7.48
48	6.00	6.00	8.38	8.29
49	6.66	6.66	9.28	8.90
50	7.39	7.39	10.31	9.09
51	8.20	8.20	11.33	9.96
52	9.08	9.08	12.49	10.62
53	10.08	10.08	13.64	11.35
54	11.15	11.15	14.88	11.81
55	12.30	12.30	16.93	12.23
56	13.50	13.50	18.45	13.33
57	14.71	14.71	19.99	14.46
58	15.87	15.87	21.64	15.67
59	16.99	16.99	23.36	16.98
60	18.20	18.20	25.28	18.51
61*	20.39	20.39	28.11	19.46
62*	22.84	22.84	31.24	20.44
63*	25.58	25.58	34.66	21.43
64*	28.64	28.64	37.94	22.47
65*	32.08	32.08	41.57	23.56

Note: The above annual premium is subject to rounding of 2 decimal points.

\*The rates are applicable for renewal only (for age next birthday 61 to 65).

The premium is not guaranteed and the Company reserves the right to vary the level of Premium by giving thirty (30) days' notice.

Monthly Premium =  $1/12 * [\text{Annual Premium rates for Death or TPD} * \text{Sum Assured for Death or TPD} / 1,000] + 1/12 * [\text{Annual Premium rates for CI} * \text{Sum Assured for CI} / 1,000]$