



Starting
from

RM1
per month

**Secure your
family's future**
with life insurance

Powered by

MERCHANTRADE™

Underwritten by



An Initiative by



Member of PIDM
MCIS Insurance Berhad is licensed under
the Financial Services Act 2013 and regulated
by Bank Negara Malaysia.

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact MCIS Insurance Berhad or PIDM (visit www.pidm.gov.my).

- Your next of kin will receive up to RM20,000 in the event of your death due to any unfortunate event.
- Double Basic Sum Assured will be payable in the event of your death due to Specific Illnesses*.
- Eligible age from age 18 last birthday up to age 60 last birthday.

 Basic Death Benefit	100% of the Basic Sum Assured payable upon death of the Life Assured due to all causes.
 Additional Death Benefit due to Specific Illnesses*	Additional 100% of the Basic Sum Assured payable upon death of the Life Assured due to Specific Illnesses*.

Note:
 No benefit shall be payable for death due to Pre-existing Condition within 6 months from the policy effective date. Pre-existing Condition shall mean disabilities that the Life Assured has reasonable knowledge of before the policy effective date. The Life Assured may be considered to have reasonable knowledge of a pre-existing condition where the Life Assured's condition is one for which:
 (a) The Life Assured had received or is receiving treatment; or
 (b) Medical advice, diagnostic evidence, 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.

*Specific Illnesses refers to Dengue fever, Chikungunya fever, Malaria, Japanese Encephalitis, Avian Influenza, or Zika virus.

Basic Sum Assured	Coverage Plan	
	Monthly	Yearly
	Premium ¹	
RM4,000	RM1	RM12
RM8,000	RM2	RM22
RM12,000	RM3	RM30
RM16,000	RM4	RM40
RM20,000	RM5	RM50

¹ Premium is not guaranteed. MCIS Insurance Berhad reserves the right to revise the premium by giving 30 days' prior notice.

Terms and conditions apply. Please refer to the Product Disclosure Sheet and policy contract for more details.

Important Notes:

This leaflet provides a brief description of the product and should not be construed as a contract of insurance. You are advised to refer to the policy contract for the specific details on the terms and conditions, exclusions, and limitations of the product as the information provided in this leaflet is not exhaustive. In the event of conflict of interpretation between English and other languages or ambiguity arising out of the translation to other languages, the English text and its interpretation shall prevail.

For more info, visit
mtradeasia.com/insure

For assistance/enquiries, call
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