

## IMPORTANT NOTICE

1. You should disclose all material facts related to your medical history and financial status. It is important to provide accurate and sufficient information to enable the agent to advise on suitability and appropriateness of the insurance product based on your present needs and circumstances. Do not sign on blank forms or on any documents the contents of which you do not understand.
2. If you do not understand your obligation/duty as stated above or if you need any further explanation, you can contact MCIS Life or MCIS Life's authorised representative.
3. You should ask for and study all the marketing materials, including the product disclosure sheet in respect of the insurance product, paying particular attention to benefits which are guaranteed, benefits which are not guaranteed and your obligation/duty under the insurance product.
4. The insurance coverage will only commence upon issuance of the Certificate of Assurance i.e., on or after the issuance date of the Certificate of Assurance.
5. You should provide evidence of age (copy of identification card) together with the proposal or soon after acceptance, as it is a pre-requisite for payment of insurance benefits. If age is understated, the sum assured and Premium may be varied, or the coverage period may be changed based on your correct age.
6. You should review the suitability of the newly purchased insurance product within the free look period of 15 days from the date you receive the Certificate of Assurance. You have the right to cancel your insurance coverage within the free look period and get a full refund of the Premium paid after deducting any medical expenses incurred.
7. If any event happens which may give rise to a claim, the following documents must be provided to Merchantrade Asia Sdn. Bhd. (MTA) via its branches or representatives:
  - Completed claim form.
  - Other documents that may be required depending on circumstances.

Claims will be assessed by MCIS Life and you will be notified within 14 working days. Any enquiries related to the claim status, please contact MTA:

- Email : [MI\\_enquiries@mtradeasia.com](mailto:MI_enquiries@mtradeasia.com)
- Hotline : 03-8313 8606 [Monday to Friday – 9:00am to 5:30pm (excluding public holidays)]

8. 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)).

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