

## PRODUCT DISCLOSURE SHEET

Date: 01/01/2026

### Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is Merchantrade Insure Medic Pro (MI Medic Pro)?

Merchantrade Insure Medic Pro (MI Medic Pro) is a non-participating yearly renewable group medical insurance plan, which reimburses medical expenses due to accident or illness.

### 2 Know Your Coverage/Benefits

As an illustration, for **RM300.00\*** yearly or **RM25.00\*** monthly, you will receive the following **coverage**:

\*The premium shown is applicable for a non-smoker male aged 30 last birthday with standard risk.

Hospital and Surgical	<table border="1"> <tr><td>Hospital Room and Board (Limit up to 30 days per Certificate Year)</td><td rowspan="11" style="vertical-align: middle; text-align: center;">As charged, subject to Reasonable and Customary Charges</td></tr> <tr><td>Intensive Care Unit (Limit up to 15 days per Certificate Year)</td></tr> <tr><td>Hospital Supplies and Services</td></tr> <tr><td>Surgical Fees (excluding organ transplantation)</td></tr> <tr><td>Operating Theatre Fees</td></tr> <tr><td>Anaesthetist Fees</td></tr> <tr><td>In-Hospital Physician Visit (Limit up to 30 days per Certificate Year)</td></tr> <tr><td>Daycare Surgery</td></tr> <tr><td>Ambulance Fees</td></tr> <tr><td>Applicable Tax (On taxable supplies and services, if any)</td></tr> <tr><td>Hospital Admission Fee and Medical Report Fee</td></tr> </table>	Hospital Room and Board (Limit up to 30 days per Certificate Year)	As charged, subject to Reasonable and Customary Charges	Intensive Care Unit (Limit up to 15 days per Certificate Year)	Hospital Supplies and Services	Surgical Fees (excluding organ transplantation)	Operating Theatre Fees	Anaesthetist Fees	In-Hospital Physician Visit (Limit up to 30 days per Certificate Year)	Daycare Surgery	Ambulance Fees	Applicable Tax (On taxable supplies and services, if any)	Hospital Admission Fee and Medical Report Fee
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Outpatient Treatment	<table border="1"> <tr><td>Outpatient Cancer Treatment</td><td rowspan="2" style="vertical-align: middle; text-align: center;">As charged, subject to Reasonable and Customary Charges</td></tr> <tr><td>Outpatient Kidney Dialysis Treatment</td></tr> </table>	Outpatient Cancer Treatment	As charged, subject to Reasonable and Customary Charges	Outpatient Kidney Dialysis Treatment									
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Annual Limit (Malaysian Government Hospital)	<b>RM12,000</b>												
Annual Limit (Private Hospital) - Accelerate Annual Limit (Malaysian Government Hospital)	<b>RM6,000</b>												
Deductible	<b>RM500</b> per certificate year for Hospital and Surgical benefits, payable by you.												
Additional Coverage	Not applicable.												
Your medical and health insurance <b>excludes</b> : <ul style="list-style-type: none"> <li>• Pre-existing conditions;</li> <li>• Any disability and its signs or symptoms that appear within the waiting period except for accidental injuries; and</li> <li>• Specified illnesses occurring within 120 days from the certificate effective date.</li> </ul>													
<b>Note:</b> This list is <b>non-exhaustive</b> . You should refer to the policy contract for the full list of exclusions.													

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](http://www.pidm.gov.my)).

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

If you have any questions or require assistance on your medical and health insurance, you can:



You may also contact the distributor at:

**Merchantrade Asia Sdn. Bhd.** Registration No. 199601038238 (410591-T)

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No 1, Jalan SS20/27, 47400 Petaling Jaya, Selangor Darul Ehsan, Malaysia

Tel : 03-8313 8606

Email : [MI\\_enquiries@mtradeasia.com](mailto:MI_enquiries@mtradeasia.com)

### 3 Know Your Obligations

**For your medical and health insurance, you must pay a premium of:**

Premium	<b>RM300.00</b> yearly or <b>RM25.00</b> monthly.
The premium is applicable to standard risks. The premium is level throughout the coverage period.	
Coverage Period: Up to age <b>66</b> last birthday	Premium Paying Term: Up to age <b>65</b> last birthday
<b>You also have to pay the following fees and charges:</b>	
Commission	<b>10.00%</b> of total premium paid. <b>RM30.00</b> yearly or <b>RM2.50</b> monthly.

### 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or Certificate of Assurance terminated.
- The policy terms and premium may vary depending on the underwriting requirements of MCIS Insurance Berhad.
- Premium is not guaranteed. MCIS Insurance Berhad reserves the right to revise the premium by giving 30 days' prior notice.
- Your coverage will only start if there are no signs or symptoms that appear during the applicable waiting period. The waiting period is 30 days from the certificate effective date, for hospitalisation due to non-accidental causes.
- Grace period of 30 days is applicable. Your insurance plan will lapse in the event that any premium is not paid within the grace period.
- You can obtain information on claim procedures and relevant forms by contacting MCIS Insurance Berhad.
- If you switch your Certificate of Assurance from one insurer to another or transfer from one type of insurance plan to another, you may be subject to new terms and conditions of the new insurance plan or of the new insurer.

**Note:** This list is **non-exhaustive**. You should refer to the policy contract for the full list of terms and conditions.



### Can I cancel my Certificate of Assurance?

Yes, you may cancel your Certificate of Assurance by giving a written notice to MCIS Insurance Berhad.

- **Free Look Period:** You may cancel your Certificate of Assurance within 15 days from the date of delivery of the Certificate of Assurance. MCIS Insurance Berhad will refund to you the premium paid less any medical expenses incurred without interest.
- **After Free Look Period:** If you decide not to continue your Certificate of Assurance after the free look period, you can cancel by writing to MCIS Insurance Berhad. Upon receiving the cancellation request, MCIS Insurance Berhad will refund to you a percentage of the premium without interest provided there is no claim made during the current certificate year.