

**PRODUCT DISCLOSURE SHEET**

**Read this Product Disclosure Sheet before you decide to take out Merchantrade Insure Medic (MI Medic). Be sure to also read the general terms and conditions in the policy documents.**

**Assured Member Name:**

**Date:** DD/MM/YYYY

### 1. What is this product about?

Merchantrade Insure Medic (MI Medic) is a Yearly Renewable Term (YRT) Group medical assurance plan, which reimburses medical expenses for registered refugee(s) if the Assured Member is admitted to any one of Malaysian government hospitals due to accident or illness up to the Annual Limit up to age 66 (age last birthday).

This product is limited to registered refugee(s) with United Nations High Commissioner for Refugees (UNHCR) card, who are clients of Merchantrade Asia Sdn. Bhd. (MTA).

Also, it will be auto-renewed at the option of MCIS Insurance Berhad (MCIS Life).

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

This plan covers:

DESCRIPTION OF BENEFITS	Ringgit Malaysia (RM)
<b>Limits</b>	
Annual Limit	<b>6,000</b>
<b>Hospital and Surgical Benefits</b>	
Hospital Room and Board (Limit per day, up to thirty (30) days per Certificate Year)	As charged in accordance to charges consistent with the third (3rd) Class Room & Board, in a Non-Corporatised Malaysian Government Hospital in conformance to the charges specified under Fees Act 1951, Fees (Medical) Order 1982.
Intensive Care Unit (Limit up to fifteen (15) days per Certificate Year)	
Hospital Supplies and Services	
Surgical Fees (excluding organ transplantation)	
Operating Theatre	
Anaesthetist Fees	
In-Hospital Physician Visit (up to thirty (30) days per Certificate Year)	
Day Care Surgery	
Ambulance Fees	
Applicable Tax (On taxable supplies and services, if any)	
Hospital Admission Fee and Medical Report Fee	
<b>Outpatient Treatment Benefits</b>	
Outpatient Cancer Treatment	As Charged, subject to Reasonable and Customary Charges
Outpatient Kidney Dialysis Treatment	

Notes:

This plan is renewable, up to Assured Member's age of 65 (age last birthday) and coverage ceases on the certificate anniversary after the Assured Member attains age 66 (age last birthday).

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

Based on your preferred frequency mode, the premiums you have to pay will be as follows:

Payment Frequency	Premium (RM)
Monthly	20
Annually	240

Notes:

- a. If you are purchasing for yourself, only annual mode allowable. If you purchase for family (one Principal Member with more than one Assured Member), monthly mode is allowable.
- b. The premium amount is same for all age and gender. Premium amounts are not guaranteed and we reserve the right to revise the premium payable by giving at least thirty (30) days' prior notice. Any changes in premium will be effective on the next Certificate Anniversary.
- c. This plan is payable up to the Certificate Anniversary when the Assured Member attains age 66 (age last birthday).

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

10% of every premium collected will be paid as commission to MTA.

**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 medical condition requested in the Proposal Form and state your age correctly.
- **Free look period** – you may cancel your insurance coverage by contacting Merchantrade's Customer Service or any other formal communication method within fifteen (15) days of receipt. The premiums that you have paid will be refunded to you.
- **Grace period** – you are given thirty (30) days for the payment of premium. If you do not pay your premiums within the grace period, the certificate will lapse.
- **Maximum Number of Certificates** - Only one certificate per life as Assured Member is allowed, and the application will be rejected if the Assured Member tries to purchase more than one certificate.
- **Tax** – any applicable taxes (whether currently in force or implemented later) at the prevailing rate as may be prescribed by any applicable legislation from time to time will be amended or charged when necessary.
- **Nomination** – you are advised to nominate a nominee(s) for this plan and ensure that your nominee(s) are aware of the insurance plan that you have purchased. In the event there is an outstanding claim and the assured member passes away, the claim will be paid to the nominee.
- **Product withdrawal condition** – MCIS Life reserves the right to cancel the master policy and the certificate of assurance as a whole if MCIS Life decides to discontinue the insurance product by giving you and master policy owner at least 30 days' prior written notice. The master policy and the certificate of assurance, subject to the premium payment, will continue until the next premium due date after the notice period.
- **Renewal** - The Certificate renewal is not guaranteed. The Company may;
  - (a) renew the Certificate so long as the Premium is paid by Principal Member; or
  - (b) not renew the Certificate by giving the Principal Member at least thirty (30) days' prior notice before that Certificate anniversary.
- **Claim** – If any event happens which may give rise to a claim, the following documents must be provided to MTA via its branches or representatives:
  - submit the completed Claim Form.
  - Other documents may be required depending on circumstances.

Claims will be assessed by the Company and notified to the Principal Member within 14 working days. To check on the claim status, please contact MTA:

  - Email : MI\_enquiries@mtradeasia.com
  - Hotline : 1300-88-8606 [Monday to Friday – 9:00am to 5:30pm (Excluding public holidays)]
- **Waiting Period** – This product is subject to the following Waiting Period:
  - (a) Any medical or physical conditions arising within the first thirty (30)-days of Waiting Period from the Certificate Effective Date except for Accidental Injuries; or
  - (b) Specified Illnesses occurring within the first one hundred and twenty (120)-days of Waiting Period from the Certificate Effective Date.
- **Sanction or Unlawful Activities** – if you or any of the individuals associated with this plan are involved in any unlawful activities in relation to the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Act 2001(AMLATFPUAA) or the Malaysian Anti-Corruption Commission Act 2009, MCIS Life reserves the right to reject the application of this plan or withhold or terminate the business

including claims payment under this plan where it deems fit and proper. MCIS Life shall not be liable for any potential or actual losses arising from or relating to any steps thereby taken.

Note: This list is non-exhaustive. Please refer to the master policy document for the terms and conditions under this plan.

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

This plan does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partially, by any one (1) of the following occurrences: -

- (a) Pre-existing Illness;
- (b) Any medical or physical conditions arising within the first thirty (30)-days of Waiting Period from the Certificate Effective Date except for Accidental Injuries;
- (c) Specified Illnesses occurring within the first one hundred and twenty (120)-days of Waiting Period from the Certificate Effective Date;
- (d) Any communicable diseases requiring quarantine by law;
- (e) Plastic/cosmetic surgery, circumcision, eye examination, glasses, lens and refraction or surgical correction of near-sightedness and farsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids and prescriptions thereof;
- (f) Any Outpatient treatment not related to Inpatient treatment, except as provided under the Certificate;
- (g) Charges which are not Reasonable and Customary Charges, or any surgery or treatment which is not Medically Necessary, or charges in excess of Reasonable and Customary Charges, or charges which are incurred for Hospitalisation, Pre-Hospitalisation and/or Post-Hospitalisation after the Certificate Expiry Date; or
- (h) Any hospitalisation, charges, any surgery and/or treatment not received from a Malaysian Government Hospital.

Note: This list is non-exhaustive. Please refer to the master policy document for the full list of exclusions under this plan.

#### 7. Can I cancel my insurance coverage?

You may cancel your insurance coverage at any time by giving a written notice to MTA after Free Look Period. The cancellation will take effect on the next premium due date. There is no surrender value for this plan. Hence, no surrender amount will be payable by MCIS Life when you cancel or surrender the certificate before maturity.

#### 8. What do I need to do if there are changes to my / my nominee(s) contact details?

It is important that you / your nominee(s) inform us or MTA of any change in the contact details to ensure that all correspondences reach you / your nominee(s) in a timely manner.

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

Should you require additional information about medical and health insurance, please refer to the Insurance Info booklet on Medical and Health Insurance issued by Life Insurance Association of Malaysia website at [www.liam.org.my/customer\\_zone](http://www.liam.org.my/customer_zone).

If you have any enquiries, please contact us at:

MCIS Insurance Berhad (435318-U)

Head Office: Wisma MCIS, Jalan Barat, 46200 Petaling Jaya, Selangor

Mailing Address: P.O. Box 345, Jalan Sultan, 46916 Petaling Jaya, Selangor

Customer Contact Centre: 03-7652 3388

Email: [customerservice@mcis.my](mailto:customerservice@mcis.my)

Homepage: [www.mcis.my](http://www.mcis.my)

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Selangor Darul Ehsan, Malaysia  
Tel: 03-7727 8606  
Fax: 03-7727 4606

**10. Other similar types of plan available?**

Please ask MTA for other types of plans offered by MCIS Life.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

Underwritten by: **MCIS INSURANCE BERHAD (435318-U)**  
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