

PRODUCT DISCLOSURE SHEET	Hong Leong Assurance Berhad
Read this Product Disclosure Sheet before you decide to take up the HLA MediStarter Rider. Be sure to also read the general terms and conditions.	HLA MediStarter Rider
	<< system date >>

Important note: This product is underwritten by Hong Leong Assurance Berhad, an insurer licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

1. What is this product about?

- This is a yearly renewable medical rider which provides for hospitalisation & surgical expenses, pre-hospitalisation, post-hospitalisation, outpatient treatment benefits and other benefits incurred as shown in the Schedule of Benefits below.
- It offers different choices of deductible amount prior to and after attaining the retirement age of 60 years old.
- This rider comes with conversion option which allows the Policy Owner to convert this rider to a new medical insurance policy or rider without underwriting.

2. What are the covers / benefits provided?

The selected deductible option is:

Pre-retirement Deductible (RM)	Post-retirement Deductible (RM)
*	*

*Please obtain a copy of PDS specific to you from your agent.

The post-retirement deductible option shall take effect from the next rider anniversary immediately after Life Assured attains the retirement age of 60.

The duration of coverage of this rider is ___ years or upon termination, whichever occurs first. This rider will be automatically renewed at the end of each rider year without underwriting and the maximum last renewal age is age 99 of the Life Assured provided always that the renewal is within the validity period.

The validity period for this product is until 15 April 2125 and may be extended by the Company at any time by giving you 90 days' prior written notice.



Schedule of Benefits of HLA MediStarter Rider

Hospital & Surgical	Amount (RM)
Hospital Room & Board (up to 150 days per Rider Year) (a) <i>Unutilized Hospital Room & Board Benefit:</i> <i>Refund of 80% of unutilized Room & Board benefit as daily cash allowance, up to 150 days per Rider Year.</i> (b) <i>Increasing Hospital Room & Board Benefit:</i> <i>Auto-increase in Room & Board benefit limit by RM 50 for every 10 years, up to maximum 3 times per lifetime</i> <i>Any levy imposed on Room & Board charges by the Government of Malaysia will be reimbursed in addition to this daily Room & Board limit.</i>	180
Daily Cash as a result of hospitalisation due to road accidents on a Malaysian Highway ^[2] (up to 150 days per Rider Year)	180
Intensive Care Unit (up to 75 days per Rider Year)	As charged, subject to Reasonable & Customary Charges ^[4]
Lodger Expenses (up to 150 days per Rider Year)	
Hospital Supplies & Services	
Surgical Fees (including pre-surgical assessment within 90 days prior to hospitalisation, Specialist's visits, medication and post-Surgery care within 90 days following discharge from Hospital)	
Anaesthetist and Operating Theatre Fees	
Organ Transplant	
Day Surgery (including pre-surgical assessment within 90 days prior to the date of Surgery, Specialist's visits, medication and post-Surgery care up to 90 days from the date of Surgery)	
Ambulance Fees	
In-Hospital Physician Visit (up to 150 days per Rider Year)	
In-Hospital Physiotherapy Treatment Fees	

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Pre-Hospitalisation (within 90 days prior to hospitalisation) - Pre-Hospital Medication - Pre-Hospital Consultation - Pre-Hospital Diagnostic Tests	As charged, subject to Reasonable & Customary Charges ^[4]
Post-Hospitalisation (within 90 days following discharge from hospital) - Post-Hospitalisation Treatment	As charged, subject to Reasonable & Customary Charges ^[4]
- Traditional Chinese Medicine & Chiropractic Treatment	Up to 180 per visit, subject to 10,000 per Rider Year
Outpatient Treatment - Emergency Accidental Outpatient Treatment (within 30 days following such emergency treatment) - Emergency Accidental Dental Treatment - Outpatient Physiotherapy Treatment (within 90 days from the date of Hospital discharge or Surgery) - Outpatient Cancer Treatment (inclusive of doctor's consultation and related examination, laboratory or diagnostic tests or any drugs prescribed) - Outpatient Kidney Dialysis Treatment (inclusive of doctor's consultation and related examination, laboratory or diagnostic tests or any drugs prescribed)	As charged, subject to Reasonable & Customary Charges ^[4]
- Outpatient Dengue Fever Treatment and Zika Virus Treatment (per Rider Year) (inclusive of doctor's consultation, diagnostic tests, treating medication/ fluids and monitoring)	2,000
Alternative Cancer Treatment Benefit (in lieu of radiotherapy, chemotherapy, targeted therapy, hormone therapy and immunotherapy during the benefit payment period) (Payable for 12 months, maximum claim up to 2 times per lifetime)	3,000 per month
Intraocular Lens (inclusive of multifocal lens)	Up to RM3,000 per Surgery per eye and RM6,000 per lifetime
Home Nursing Care (up to 180 days per lifetime)	60
Overall Annual (per Rider Year) Limit	1,000,000
Lifetime Limit	No Lifetime Limit
Emergency Evacuation & Repatriation ^[3] (Limit per event)	1,000,000

[2] A Malaysian Highway shall mean highway or expressway as listed by the Malaysian Highway Authority.

[3] Emergency Evacuation & Repatriation are not subjected to the Overall Annual Limit.

[4] Charges for medical care which is Medically Necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individual of the same sex and of comparable age for a similar Sickness, Disease or Injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Life Assured's medical condition.

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Alternative Cancer Treatment Benefit

If the Life Assured is diagnosed with Cancer, and certified that Medically Necessary treatment of Cancer as listed below:

- radiotherapy,
- chemotherapy
- target therapy,
- hormone therapy; or
- immunotherapy

is required to be performed at a legally registered Cancer treatment center, upon Life Assured opt to receive this benefit, monthly cash payment of RM3,000 will be payable up to 12 months provided that the Life Assured is still alive and the rider is in force. This benefit can only be claimed up to two times per lifetime. No waiting period for different Cancer claims.

Once the Life Assured opted to receive this benefit, in-patient and outpatient treatments mentioned in the list above will not be reimbursable under this rider for the same cancer within 1 year from the date where Life Assured is certified that treatments mentioned is required. For clarification, Alternative Cancer Treatment Benefit is not payable if there is any claims paid under this rider for the treatment of the same cancer within 1 year from the date where Life Assured is certified that treatments mentioned is required.

No Claims Incentive (NCI)

15% of the total premium of HLA MediStarter Rider (including any loading) that has been paid for the insurance cover in the first 18 months from the commencement date, or alteration effective date, whichever the latest shall be payable to the Policy Owner provided that there is no claims are made. After the first NCI is paid, the NCI will be paid after every 12 months providing that no claims are made during past 12 months. For avoidance of doubt, in cases where the Policy Owner chooses to pay the premium on a yearly basis, the payment of NCI shall be calculated based on pro rata portion of premium that is earned by the Company for the insurance cover during the period that used to determine the eligibility of NCI.

The Company reserves the right to recover the NCI paid should there be any backdated claim being paid after the payment of NCI being made to the Policy Owner.

Non-Deductible Benefit

The following benefits shall not be subject to deductible:

- (a) Daily Cash amount for hospitalisation due to road accidents on a Malaysian Highway
- (b) Outpatient Cancer Treatment
- (c) Outpatient Kidney Dialysis Treatment
- (d) Outpatient Dengue Fever Treatment and Zika Virus Treatment
- (e) Alternative Cancer Treatment Benefit
- (f) Emergency Evacuation & Repatriation

Period of Cover and Renewal

This rider will be automatically renewed for an additional one (1) year with no changes to the terms of the rider including its benefit, exclusions, limitations and/or loading applicable on the day before the anniversary date without underwriting until the occurrence of any of the following, provided always that the renewal is within the validity period:

- non-payment of the applicable premium as notified by the Company based on the attained age of the Life Assured at the time of renewal and any applicable tax
- fraud or misrepresentation of material fact during application
- the rider is cancelled at the request of the Policy Owner
- on the death of the Life Assured
- on the anniversary date of the rider immediately following the Life Assured attaining the coverage age limit of one hundredth (100th) birthday
- upon exercise of the conversion option or any one of the non-forfeiture options of the basic policy
- upon exercise of the conversion option of this rider

Waiting period shall not be applied upon renewal.

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Conversion to new medical insurance Policy or Riders

Once the rider has been in force for at least 120 days from Issue Date, Alteration Effective Date, or any Reinstatement Date, whichever the latest, the Policy Owner may convert this rider to any new medical insurance policy or rider offered by the Company without underwriting.

The new medical insurance policy or rider:

- must have an Overall Annual (per Rider Year) Limit and such limit shall not greater than RM 1,000,000;
- shall not be less than the existing Deductible per Rider Year;

Provided that the Life Assured has:

- without any prior claims; or
- with minor (non-chronic) health impairments; or
- with one-off claim type (conditions without long-lasting effects); or
- total claims amount not exceeding RM 10,000 (such amount may be revised upwards to reflect the claim experience and medical inflation in future).

Note: This terms and conditions is non-exhaustive. Please refer to the policy contract for the terms and conditions under this rider. The conversion is subject to the Company's prior approval.

3. How much premium do I have to pay?

- The total premium you have to pay and the policy term may vary depending on the underwriting requirements of the insurance company.

The estimated premium that you have to pay is as follows.

Rider	Initial Premium Payable			
	Annually (RM)	Semi-Annually (RM)	Quarterly (RM)	Monthly (RM)
HLA MediStarter Rider	*	*	*	*

*Please obtain a copy of PDS specific to you from your agent.

- The premium will vary throughout the policy term according to your attained age. Please refer to the Annual Premium Rates table for the premium amount based on attained age.
- Premium is not guaranteed and is subject to review by the Company at any time and from time to time by giving you at least 90-day written notice.
- It is important that you receive and keep the receipt(s) of your payments as proof of payment of premiums.

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

The proportion of premium deduction for commission paid is 15%. The amount of commission will vary depending on the annual premium paid.

The premium and any reinvestment of claims or benefit paid, where applicable, for the provision of policy to business organization shall be subjected to 6% Service Tax.

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 and state your age correctly.
- Free-look period - you may cancel your policy by returning the policy within 15 days from the date of delivery of the policy. The Company will refund to you any premium and applicable tax that have been deducted less any medical fee incurred.
- Qualifying / waiting period - the eligibility for benefits under the policy will only start 30 days after the effective date of the policy, except for accidental injuries.
- Unless renewed, the coverage will cease at the end of rider year and the insurance company shall strictly not be liable for any expenses that take place after end of rider year.
- Deductible - you will have to pay the deductible amount of the total eligible costs incurred.
- You should satisfy yourself that this policy will best serve your needs and that the premium payable under this plan is an amount you can afford.
- All applications are subject to underwriting approval.

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

6. What are the major exclusions under this policy?

HLA MediStarter Rider does not cover any Hospitalisation, Surgery or charges caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- Pre-existing Illness.
- Specified Illnesses occurring during the first one hundred and twenty (120) days of the continuous cover from Issue Date, Alteration Effective Date, or any Reinstatement Date, whichever the latest.
- Any medical or physical conditions arising and its signs or symptoms within the first thirty (30) days from Issue Date, Alteration Effective Date or any Reinstatement Date, whichever the latest except for accidental injuries.
- Outpatient Treatment for Dengue Fever and Zika Virus where the symptoms first occurred within ninety (90) days from Issue Date, Alteration Effective Date, or any Reinstatement Date, whichever the latest.
- Plastic/Cosmetic Surgery, circumcision unless Medically Necessary, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers, and prescriptions thereof.
- Dental conditions including dental treatment or oral Surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the period of insurance.
- Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal Disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related Diseases.
- Any treatment or surgical operation for Congenital Conditions or deformities including hereditary conditions.
- Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization.
- Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.
- Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
- War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
- Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- Expenses incurred for donation of any body organ by a Life Assured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complication.
- Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies including but not limited to reflexology, bonesetting, herbalist treatment, massage or aroma therapy or other alternative treatment
- Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Life Assured and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract.
- Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations).
- Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items.
- Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
- Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
- Expenses incurred for sex changes.
- Of an experimental, investigational or research nature.

HLA MediStarter rider does not cover, and the Company shall not in any circumstance be liable for, the following:

- medical treatment provided outside of Malaysia to a Life Assured who is not a citizen of Malaysia;

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- medical treatment provided outside of Malaysia to a Life Assured who does not ordinarily reside in Malaysia;
- medical treatment provided outside of Malaysia to a Life Assured who travels or resides outside Malaysia for more than ninety (90) consecutive days;
- medical treatment provided in any country (other than Malaysia) to a Life Assured who is a permanent resident of such country;
- medical treatment provided outside of Malaysia to a Life Assured pursuing a course of study outside of Malaysia; and
- medical treatment provided outside of Malaysia to a Life Assured who is exercising employment (whether temporary or otherwise) outside of Malaysia unless notice of such employment outside of Malaysia shall have been given to the Company and PROVIDED ALWAYS THAT the Company approved the same subject to the terms and conditions as may be determined by the Company and shall then become effective.

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

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to the insurance company. Upon cancellation, you are entitled to a partial refund of the premium provided that you have not made a claim on the policy during the current rider year.

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

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

9. Where can I get further information?

Should you require additional information about medical & health insurance, please refer to the insuranceinfo booklet on 'Medical & Health Insurance', available at all our branches or you can obtain a copy from the insurance agent.

If you have any enquiries, please contact us at:

Customer Service Hotline: 03-76501288 or

**Customer Service Department
Level 3, Tower B, PJ City Development
No 15A, Jalan 219, Seksyen 51A
46100 Petaling Jaya, Selangor
P.O.Box 120, 46710 Petaling Jaya**

Tel: 03 - 7650 1818

Fax: 03 - 7650 1991

Website: www.hla.com.my

10. Other similar types of cover available

Please refer to our agents for other similar types of cover available.

IMPORTANT NOTE:

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

The information provided in this disclosure sheet is valid as at << system date >>.