



# Service Guide

Our Company offers life insurance products through our agency force, bank partners, online channel, etc. If you intend to purchase a life insurance product from our agents, you can enjoy these value-added services.

## What services can you expect from our agents?

### Before You Buy a Policy

#### Deal only with registered agents

You can check the status of the agent via the Life Insurance Association of Malaysia's (LIAM) website or via Short Message Service (SMS).

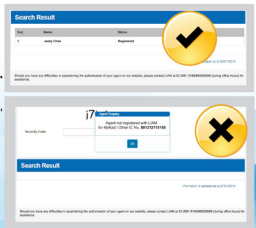
OR

Visit: [https://www.liam.org.my/customer\\_zone/?c=15&ct=2](https://www.liam.org.my/customer_zone/?c=15&ct=2) for more details.

### Now, you can check the registration status of insurance agents at your fingertips!

#### via Internet

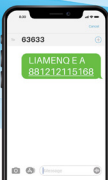
[www.liam.org.my](http://www.liam.org.my)



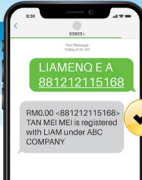
Enter agent's MyKad / Old IC / LIAM No.

#### via SMS

Language: E-English, M-Bahasa Malaysia, C-Chinese  
Search: A-MyKad / Old IC  
B-LIAM No.



Type: LIAMENQ<space>  
Language (E/M/C)  
<space>Search(A/B)  
<space>  
(MyKad / Old IC / LIAM No.)  
and SEND TO 63633  
\*\*\*\*\*  
SMS charges at 0.15 sen per message apply





## Assist You With Choosing the Right Insurance Plan

- Go through the Customer Fact Find form with you in order to understand your insurance needs and financial goals
- Recommend a suitable insurance plan after assessing your needs

## Explain Product Features

- Explain the product features, benefits payable, exclusions, premiums and charges
- Provide a Product Disclosure Sheet to assist you with making informed decisions and facilitating product comparison

## When You Decide to Buy a Policy

### Assist You With the Policy Application

- Explain the importance of answering the questions in the proposal form completely and accurately
- Submit your application for underwriting after you have signed the proposal form
- Arrange for a medical examination with one of our panel clinics, if required
- Provide information on making a nomination to ensure that the policy money is received by your beneficiaries in the event of death

### Once Bought, Explain the Policy Terms and Conditions

- Your policy document will be delivered to you (by hand, via post or electronically) within 7 days from the policy issue date
- Go through the terms and conditions of the policy with you to ensure that this is the right plan that you have purchased

## During the Term of the Policy

### Continuous Policy Servicing

- Remind you of the policy renewal
- Provide continuous service e.g. policy modifications, change of address and frequency of premium payments. If your agent has left the Company, we will appoint a new agent to service you

### Assist You With Making a Claim

- Guide you through the standard procedures for filing an insurance claim

## Customer Portal

Please visit our corporate website at <https://www.hla.com.my/>. Once you are there, just click on the HLA360 banner to access the HLA Customer Portal where you will be able to access your policy information

If you require additional information or support from our company, please give us a call at **03-7650 1288** or e-mail us at [customerservice@hla.hongleong.com.my](mailto:customerservice@hla.hongleong.com.my)



# Panduan Perkhidmatan

Syarikat kami menawarkan pelbagai produk insurans hayat melalui tenaga agensi, rakan kongsi bank, saluran talian, dan lain-lain. Jika anda ingin membeli produk insurans hayat daripada ejen-ejen kami, anda boleh menikmati perkhidmatan nilai tambah.

## Apakah perkhidmatan yang boleh anda harapkan daripada ejen-ejen kami?

### Sebelum Anda Membeli Polisi

#### Hanya membuat pengurusan dengan ejen terdaftar

Anda boleh menyemak status ejen melalui laman web Persatuan Insurans Hayat Malaysia (LIAM) atau melalui Perkhidmatan Pesanan Ringkas (SMS).

#### ATAU

Layari: [https://www.liam.org.my/customer\\_zone/?c=15&t=2](https://www.liam.org.my/customer_zone/?c=15&t=2) untuk maklumat lanjut.

## Kini anda boleh semakan status ejen insurans hayat di hujung jari anda!

### via Internet

1 [www.liam.org.my](http://www.liam.org.my)

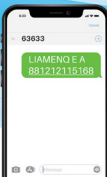
2 Key in MyKad or LIAM No, Search Result

3

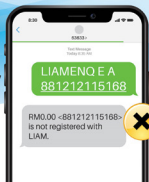
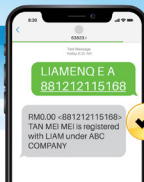
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## Membantu Anda Memilih Pelan Insurans Yang Sesuai

- Meneliti kandungan Borang Pencarian Fakta Pelanggan dengan anda untuk lebih memahami keperluan insurans dan matlamat kewangan anda
- Mencadangkan pelan insurans yang sesuai selepas menilai keperluan anda

## Menerangkan Ciri-ciri Produk

- Menerangkan ciri-ciri produk, manfaat yang dibayar, pengecualian, premium dan caj-caj
- Menyediakan Helaian Pendedahan Produk, untuk membantu anda membuat keputusan yang tepat dan untuk memudahkan perbandingan produk

## Apabila Anda Membuat Keputusan untuk Membeli Polisi

### Membantu Anda Dalam Permohonan Polisi

- Menerangkan kepentingan menjawab soalan-soalan di dalam borang permohonan dengan sepenuhnya dan tepat
- Menghantar permohonan untuk proses pengunderaitan selepas anda menandatangani borang permohonan
- Mengatur untuk pemeriksaan kesihatan di salah satu klinik panel kami, jika diperlukan
- Memaklumkan kepentingan membuat penamaan untuk memastikan manfaat yang perlu dibayar akan diterima oleh penama atau benefisiari anda sekiranya berlaku kematian

### Sewaktu Pembelian, Menerangkan Terma dan Syarat Polisi

- Dokumen polisi anda akan dihantar kepada anda (melalui serahan tangan, pos atau secara elektronik) dalam masa 7 hari dari tarikh polisi dikeluarkan
- Menerangkan terma dan syarat polisi dengan anda untuk memastikan bahawa ini adalah pelan betul yang anda beli

## Semasa Tempoh Polisi

### Perkhidmatan Polisi Yang Berterusan

- Mengingati anda tentang pembaharuan polisi
- Menyediakan perkhidmatan yang berterusan cth. pengubahsuaian polisi, pertukaran alamat dan kekerapan pembayaran premium. Jika ejen anda telah meletak jawatan, kami akan melantik ejen baru untuk perkhidmatan anda

### Membantu Anda Membuat Tuntutan

- Membimbing anda tentang aturan piawai untuk membuat tuntutan insurans

## Portal Pelanggan

Sila layari laman korporat di <https://www.hla.com.my/>. Dalam laman tersebut, sila klik panji-panji HLA 360 untuk mengakses Portal Pelanggan HLA di mana anda dapat mengakses maklumat polisi anda

Untuk maklumat lanjut atau bantuan dari syarikat kami, sila dial **03-7650 1288** atau e-mel [customerservice@hla.hongleong.com.my](mailto:customerservice@hla.hongleong.com.my)