

<b>PRODUCT DISCLOSURE SHEET</b>	<b>Hong Leong Assurance Berhad</b>
<b>Read this Product Disclosure Sheet before you decide to take up the HLA Festive Protect. Be sure to also read the general terms and conditions.</b>	<b>HLA Festive Protect</b>

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?

- HLA Festive Protect is a 20-year non-participating insurance plan which provides protection against the following events:
  - I. Coma;
  - II. Accidental Death or TPD; or
  - III. Road Accidental Death or TPD, whichever is earlier.
- Upon survival of the Life Assured to maturity date, a Maturity Benefit shall be payable. <<show only if maturity benefit option is selected>>
- The policy term and the premium payment term for this plan are 20 years.

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

### A) Basic Plan

The Basic Sum Assured for this plan is RM<<Basic Sum Assured>> with coverage period of 20 years.

#### (I) Coma Benefit

Upon diagnosis of Coma of the Life Assured during the policy term, RM<<Basic Sum Assured>> shall be payable. A period of two (2) policy years shall be extended upon admission of Coma claim to cover Accidental Death or TPD Benefit and Road Accidental Death or TPD Benefit provided there were valid claims of Coma prior to the Maturity/Expiry Date. During this extended coverage period, no premium shall be required to be paid on this Policy.

If Coma due to non-accidental causes is diagnosed during first 2 policy years, Total Premiums Paid for the first 2 policy years shall be payable and this plan shall be terminated.

#### (II) Accidental Death or TPD Benefit

In the event of death or TPD of the Life Assured due to accidental causes during the policy term, the Accidental Death or TPD Benefit of RM<<Basic Sum Assured \* 5>> shall be payable.

Accidental TPD Benefit will be paid in accordance to provision for TPD as stated in policy.

#### Provision for TPD Benefit Limit per Life

Age at TPD (last birthday)	TPD Benefit Limit per Life
Less than 7	RM 100,000
7 to less than 15	RM 500,000
Above 15	RM 10,000,000

Total TPD Benefits per Life payable under all policies insuring the Life Assured shall not exceed the TPD Benefit Limit per Life stated above.

The Total TPD Benefit per Life refers to TPD coverage of all in force policies for each Life Assured at the point of claim event after applications of Juvenile Lien.

This plan shall be terminated upon settlement of Accidental Death or TPD Benefit.

#### (III) Road Accidental Death or TPD Benefit

In the event of death or TPD of the Life Assured due to Road Accident when the Life Assured is a passenger or driver in a Private Motor Vehicle or a passenger in a Public Conveyance during the policy term, the Road Accidental Death or TPD Benefit shall be equivalent to the following:

Event	Benefit Payable
<u>Road Accidental Death or TPD Benefit</u>	
<ul style="list-style-type: none"> <li>• During non-Festive Seasons</li> <li>• During Festive Seasons</li> </ul>	RM<<Basic Sum Assured * 10>> RM<<Basic Sum Assured * 20>>

Festive Seasons shall mean the following festivities:

- First day and second day of Chinese New Year,
- First day and second day of Hari Raya Aidilfitri,
- Deepavali,
- First day of Christmas, and
- Two days immediately before and after the aforementioned festivities.

Accidental TPD Benefit will be paid in accordance to provision for TPD as stated in policy.

This plan shall be terminated upon settlement of Road Accidental Death or TPD Benefit.

#### (IV) Maturity Benefit <<show only when maturity benefit option is selected>>

Upon survival of the Life Assured to the maturity date of the policy, RM << Basic Sum Assured>> will be payable provided that no claims occurred.

This plan shall be terminated upon settlement of Maturity Benefit.

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

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

Plan	Premium Payable			
	Annually (RM)	Semi-annually (RM)	Quarterly (RM)	Monthly (RM)
HLA Festive Protect	<< Basic Annual Premium >>	<< Basic Semi - annual Premium >>	<< Basic Quarterly Premium >>	<< Basic Monthly Premium >>
<b>Total Premium</b>	<b>&lt;&lt; Total annual premium &gt;&gt;</b>	<b>&lt;&lt; Total semi - annual premium &gt;&gt;</b>	<b>&lt;&lt; Total quarterly premium &gt;&gt;</b>	<b>&lt;&lt; Total monthly premium &gt;&gt;</b>

Premium duration:

Plan	Insured Lives	Premium payable based on 1st insured life's age at the beginning of the policy year	Premium Payment Term
HLA Festive Protect	Life Assured	Until age << life assured's entry age + policy term-1 >>	<<No. Payment term >> Years

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-days written notice.

Note:

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?**

Policy Year	Annual Premium (RM)	Commission Borne by Policy Owner and Paid from the Premium	
		HLA Festive Protect	
		Proportion of Premium Deduction for Commission (%)	Commission Amount (RM)
1			
2			
3			
4			
5			
6			
7 and above			

6% service tax is chargeable if the policy belongs to a corporate. Otherwise, there is no service tax chargeable if it belongs to an individual.

**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 and state your age correctly.
- Free-look period - you may cancel your policy by returning the policy within fifteen (15) days from the date of delivery of the policy. The premiums and any applicable tax that you have paid (less any medical fee incurred) will be refunded to you.
- Policy lapse – the policy will lapse when the premium is not paid for the insurance and other charges. However, you are given a 30 days' grace period for payment of premium.
- The policy may not have a guaranteed minimum cash value on termination until after you have paid premium for three years.
- You should satisfy yourself that this policy will best serve your needs and that the total premium payable under this plan is an amount you can afford.
- Please note the likely implications of switching policy from one insurer to another or transferring from one type of insurance plan to another – for example, you may be subject to new terms and conditions of the new policy or of the new insurer.
- The coverage will cease on the day after the expiry date and liability of the insurance company shall cease immediately after the expiry date.

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?**

**Coma Benefit**

The following situations, conditions or illnesses are excluded:

- The signs or symptoms of Coma is manifested prior to within thirty (30) days from the Issue Date, Alteration Effective Date or any Reinstatement Date of this Policy, whichever is the latest;
- Pre-existing Illness;
- Coma, where in the Company's sole and absolute opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test to detect the presence of any HIV infection as a condition precedent before accepting any claim. For the purpose of this Policy,
  - the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; and
  - infection shall be deemed to have occurred where blood or other relevant test(s) indicate, in the Company's sole and absolute opinion, either the presence of any Human Immunodeficiency Virus or antibodies to such virus;

This product disclosure sheet consists of 6 pages and each page forms an integral part of the sales illustration. A prospective policy owner is advised to read and understand the information printed on each and every page.

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- (d) Coma was diagnosed, whether directly or indirectly, due to a congenital defect or disease, which was manifested or was diagnosed before the Life Assured attained seventeen (17) years of age;
- (e) Coma caused by a self-inflicted injury, while sane or insane;
- (f) Coma resulting directly from alcohol, drug abuse or medically induced; or
- (g) Death of the Life Assured within twenty eight (28) days following the date of diagnosis of Coma.

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

**Accidental Death or TPD Benefit**

The following occurrences are excluded:

- (a) Flying or taking part in any aerial activities except where traveling in an aircraft as a fare-paying passenger and not as aircrew nor for the purpose of any trade or technical operation in or on the aircraft;
- (b) Self-inflicted Injury, suicide or attempted suicide, provoked murder or assault or being under the influence of drugs/ narcotics/ alcohol of any kind;
- (c) Engaging in or taking part in professional or semi-professional sports;
- (d) Engaging in racing of any kind (other than on foot), mountain or rock climbing necessitating the use of ropes or guides, winter sports, underwater pastimes, water skiing, football, polo, hunting, show jumping, caving, pot-holing, boxing or wrestling;
- (e) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military or usurped power;
- (f) Direct participation in strikes, riots, rebellion, revolution, civil commotion or insurrection;
- (g) Active duty in the armed forces (whether voluntary or otherwise);
- (h) Sickness or disease of any kind caused by or infected by or in any way attributed to virus, parasite, bacteria or any micro-organism including where the virus, parasite, bacteria or micro-organism is introduced and/ or is sexually transmitted;
- (i) Committing or attempting to commit any unlawful act;
- (j) Any injuries as a result of the mental disorder;
- (k) Miscarriage or any complications related to the same;
- (l) Any dental treatment unless necessitated by Injury.

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

**Road Accidental Death or TPD Benefit**

The following occurrences are excluded:

- (a) Flying or taking part in any aerial activities except where traveling in an aircraft as a fare-paying passenger and not as aircrew nor for the purpose of any trade or technical operation in or on the aircraft;
- (b) Self-inflicted Injury, suicide or attempted suicide, provoked murder or assault or being under the influence of drugs/ narcotics/ alcohol of any kind;
- (c) Engaging in or taking part in professional or semi-professional sports;
- (d) Engaging in racing of any kind (other than on foot), mountain or rock climbing necessitating the use of ropes or guides, winter sports, underwater pastimes, water skiing, football, polo, hunting, show jumping, caving, pot-holing, boxing or wrestling;
- (e) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military or usurped power;
- (f) Direct participation in strikes, riots, rebellion, revolution, civil commotion or insurrection;
- (g) Active duty in the armed forces (whether voluntary or otherwise);
- (h) Sickness or disease of any kind caused by or infected by or in any way attributed to virus, parasite, bacteria or any micro-organism including where the virus, parasite, bacteria or micro-organism is introduced and/ or is sexually transmitted;
- (i) Committing or attempting to commit any unlawful act;
- (j) Any injuries as a result of the mental disorder;
- (k) Miscarriage or any complications related to the same;
- (l) Any dental treatment unless necessitated by Injury.
- (m) Road Accident where the Life Assured rides a motorcycle or as a passenger on a motorcycle.
- (n) Road Accident where the Life Assured drives or riders on a Motor Vehicle with three (3) wheels and below or as a passenger on a Motor Vehicle with three (3) wheels and below.
- (o) Road Accident where the Life Assured is a pedestrian.
- (p) Road Accidents where the Life Assured is a professional or commercial driver during the execution of the Life Assured's professional or commercial duties.
- (q) Road Accident that does not happen on the Road.
- (r) Road Accident that happens outside of Malaysia.

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 the policy by giving a written notice to Hong Leong Assurance Berhad. After the free look period the cash surrender value (if any) of your policy will be paid to you when you cancel the policy, however the amount payable may be less than the total premiums you had paid.

**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 and Health Insurance, please refer to the insuranceinfo booklet on 'Medical and Health Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

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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](http://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

### **Important Notice to Prospective Policy Owner**

- Before purchasing any Medical and Health Insurance (MHI) product, you are advised to seek explanation on the following from the company or its intermediary:
  - The basic and salient features of MHI in general; and
  - The basic and salient features of a particular MHI product that you intend to purchase.
- The objective of this exercise is to ensure that you understand the basic and important features of a MHI product so that you are able to make an informed decision before purchasing the product.
- You should ensure that important information regarding the policy is disclosed to you and that you understood the information disclosed. Where there is ambiguity, please seek an explanation/clarification from the company or its intermediary.
- Prior to making a decision to purchase any medical and health (MHI) policy, you should satisfy yourself that this plan will best serve your needs and the premium payable under the policy is an amount that you can afford.
- You are advised to refer to the sample policy contract for details on the important features of the plan that you intend to purchase.
- To find out more about the basic information of MHI, please refer to the consumer education booklet "The Introduction to Medical and Health Insurance" issued by Bank Negara Malaysia available at most branches of insurance companies. You may also log on to [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my) for more information.
- If the policy shall have been issued and for any reason whatsoever you shall decide not to take up the policy, you may return the policy to us for cancellation provided such request for cancellation is delivered by you to us within 15 days from the date of delivery of the policy. You are entitled to the return of the full premium and any applicable tax paid less deduction of medical expenses incurred by us in the issue of the policy.

### **Checklist**

This checklist serves to guide you to seek an explanation on the essential features of a Medical and Health Insurance (MHI) policy so that you are able to make an informed decision before purchasing the policy. When in doubt or where there is ambiguity, you are advised to seek further clarification/information from your insurer or sales intermediary.

- The booklet "The Introduction to Medical and Health Insurance Products" issued by Bank Negara Malaysia on the basic information of MHI.
- The policy documents for details of the important features of the policies purchased.
- Avenues where details of the important features of the policy are also available.
- Benefits payable under the policy.
- Significant medical or technical exclusions or restrictions available.
- Limits of benefits (e.g. % of costs covered by the policy, co-payment, ceiling to total claim costs and deductible amounts).
- Amount of premium payable and the payable term.
- Nature and extend of the insurer's right to review and revise the premiums payable, and the notice to be given by the insurer in the event of any revision.
- Pre-existing conditions, specified illnesses and qualifying period and the relevant periods applicable.
- For yearly renewable policies, whether policy renewal is guaranteed.
- Possible conditions that would lead to the following scenarios on policy renewal:
  - A policy is renewed with a level premium;
  - A policy is renewed with an increased premium; or
  - A policy is not renewed.
- Likely implications of switching policy from one insurer to another or transferring from one type of MHI plan to another.
- A "free-look period" of 15 days given to review the suitability of the newly purchased MHI product. If the product is returned to the insurer during this period, the full premiums and any applicable tax would be refunded to the policy owner minus the expenses incurred for the medical examination.
- The right of an insurer to repudiate liability in the event that you failed to disclose relevant information that would affect the decision of the insurer to accept or reject the risk, and on the premiums and terms to be applied to you.

# Service Guide – Our Service To You

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.

Before You Buy a Policy	When You Decide to Buy a Policy	During the Term of the Policy
<p><b>Deal only with Registered Agents</b></p> <ul style="list-style-type: none"> <li>❖ You can check the status of the agent via the Life Insurance Association of Malaysia (LIAM) website on <b>Know Your Agent</b>.</li> <li>❖ Visit <a href="https://www.liam.org.my/index.php/customer-zone/know-your-agent">https://www.liam.org.my/index.php/customer-zone/know-your-agent</a> for more details, or SMS: LIAMENQ&lt;space&gt;Language(E/M/C)&lt;space&gt;(A/B)&lt;space&gt;(MyKad/Old IC/LIAM No.) and SEND to 63633. (Example: LIAMENQ E A 750614101234)</li> </ul> <p><b>Assist You With Choosing the Right Insurance Plan</b></p> <ul style="list-style-type: none"> <li>❖ Go through the Customer Fact Find form with you in order to understand your financial needs and financial goals.</li> <li>❖ Recommend a suitable insurance plan after assessing your needs.</li> </ul> <p><b>Explain Product Features</b></p> <ul style="list-style-type: none"> <li>❖ Explain the product features, benefits payable, exclusions, premium and charges.</li> <li>❖ Provide a Product Disclosure Sheet to assist you with making informed decisions and facilitating product comparison.</li> </ul>	<p><b>Assist You With the Policy Application</b></p> <ul style="list-style-type: none"> <li>❖ Explain the importance of answering the questions in the proposal form completely and accurately.</li> <li>❖ Submit your application for underwriting after you have signed the proposal form.</li> <li>❖ Arrange for a medical examination with one of our panel clinics, if required.</li> <li>❖ Provide information on making a nomination to ensure that the policy money is received by your beneficiaries in the event of death.</li> </ul> <p><b>Once Bought, Explain the Policy Terms and Conditions</b></p> <ul style="list-style-type: none"> <li>❖ Your policy document will be delivered to you (by hand, via post or electronically) within 7 days from the policy issue date.</li> <li>❖ Go through the terms and conditions of the policy with you to ensure that this is the right plan that you have purchased.</li> </ul>	<p><b>Continuous Policy Servicing</b></p> <ul style="list-style-type: none"> <li>❖ Remind you of the policy renewal.</li> <li>❖ 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.</li> </ul> <p><b>Assists You With Making a Claim</b></p> <ul style="list-style-type: none"> <li>❖ Guide you through the standard procedures for filing an insurance claim.</li> </ul>

## 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).