

HLA PREMIER HB

Amazing Protection... Anytime, Anywhere



HLA Premier HB is an ideal plan that subsidizes your medical expenses and helps to offset the “out-of-pocket” expenses when you are confined to a hospital. It provides cash relief upon hospitalisation due to any cause, be it illness or accident. The best part is it ensures you a continuous income flow upon major accidental injuries which resulted in Total and Permanent Disablement (TPD) and financial assistance in the event of Death or even TPD.

With HLA Premium HB, you are assured with **Amazing Protection... Anytime, Anywhere!**

PREMIER						DELUXE					
No	Benefit	Plan				No	Benefit	Plan			
		Premier 100	Premier 200	Premier 500	Premier 1000			Deluxe 100	Deluxe 200	Deluxe 500	Deluxe 1000
Hospitalisation Benefit due to All Causes (RM)						Hospitalisation Benefit due to All Causes (RM)					
1	Daily Hospitalisation Income Benefit (all causes, up to 730 days per disability)	50	150	150	150	1	Daily Hospitalisation Income Benefit (all causes, up to 730 days per disability)	50	150	150	150
Benefits Payable due to Accident (RM)						Benefits Payable due to Accident (RM)					
2	Additional Accidental Daily Hospitalisation Income Benefit (up to 730 days per accident)	50	150	150	150	2	Additional Accidental Daily Hospitalisation Income Benefit (up to 730 days per accident)	50	150	150	150
3	Accidental Death Benefit	100,000	200,000	500,000	1,000,000	3	Accidental Death Benefit	100,000	200,000	500,000	1,000,000
4	Accidental Permanent Disablement Benefit (Refer to Schedule of Indemnities)	Up to 100,000	Up to 200,000	Up to 500,000	Up to 1,000,000	4	Accidental Permanent Disablement Benefit (Refer to Schedule of Indemnities)	Up to 100,000	Up to 200,000	Up to 500,000	Up to 1,000,000
5	Monthly Living Allowance Benefit (per month up to 180 months)	1,000	2,000	3,000	3,000						
6	Medical Reimbursement Benefit	3,000	5,000	5,000	5,000						
7	Compassionate Allowance	10,000	10,000	10,000	10,000						

Note: Prospects are requested to ask for and study our Product Disclosure Sheet paying particular attention to terms and conditions applicable.

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Brief Description of Benefits

Benefits	Definitions
Daily Hospitalisation Income Benefit	If you are admitted to an approved Hospital (minimum 6 continuous hours p/day) as a result of an illness or injury, you will receive a Daily Hospitalisation Income Benefit (maximum of 730 days per disability). If the admission is due to an accident the amount payable shall be doubled.
Accidental Death Benefit	In the event of death due to an accident, the amount stated in the table of benefits will be paid in a lump sum.
Accidental Permanent Disablement Benefit	If you suffer any permanent disablement within 365 days from the occurrence of an accident, you will receive an amount based on the severity of your injury (as shown in the schedule of indemnities).
Monthly Living Allowance Benefit	<p>You will receive a monthly living allowance as stated in the table of benefits, up to a maximum of 180 months if you suffer the following disability within 365 days from the occurrence of an accident:-</p> <ul style="list-style-type: none"> • Total Permanent Disablement; • Permanent total loss of sight of both eyes; • Permanent total loss of sight of one eyes; • Permanent total loss of speech and hearing; • Loss of or the permanent loss of use of two limbs; • Loss of or the permanent loss of use of one limb; • Permanent and incurable insanity; or • Permanent total paralysis. <p>This benefit is only payable subject to your continued disability throughout the payment period.</p>
Medical Reimbursement Benefit	You will be reimbursed for the medical and surgical expenses, such as inpatient and outpatient treatment by a Medical Practitioner within 365 days of an accident, up to the amount as stated in the table of benefits for each accident.
Compassionate Allowance	In the event of accidental death within 365 days from the occurrence of an accident, a cash payment of RM10,000 will be payable to the nominee or lawful assigns in addition to the above Accidental Death Benefit.

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Schedule of Indemnities

		Percentage of Accidental Death Benefit			Percentage of Accidental Death Benefit
(I)	Loss of both limbs	100%	(XVIII)	Loss of thumb :	
(II)	Loss of both hands, or of all fingers and both thumbs	100%		Both phalanges	25%
(III)	Total loss of sight of both eyes	100%		One phalanx	10%
(IV)	Total paralysis	100%	(XIX)	Loss of index finger :	
(V)	Injuries resulting in being permanently bedridden	100%		Three phalanges	10%
(VI)	Any other injury causing total permanent disablement	100%		Two phalanges	8%
(VII)	Loss of arm at shoulder	100%		One phalanx	4%
(VIII)	Loss of arm between shoulder and elbow	100%	(XX)	Loss of middle finger :	
(IX)	Loss of arm at elbow	100%		Three phalanges	6%
(X)	Loss of arm between elbow and wrist	100%		Two phalanges	4%
(XI)	Loss of hand at wrist	100%		One phalanx	2%
(XII)	Loss of leg at hip	100%	(XXI)	Loss of ring finger :	
	Between knee and hip	100%		Three phalanges	5%
	Below knee	100%		Two phalanges	4%
(XIII)	Loss of :			One phalanx	2%
	Whole eye	100%	(XXII)	Loss of little finger :	
	Sight of one or both eyes	100%		Three phalanges	4%
	Sight of eye except perception of light	50%		Two phalanges	3%
	Lens of eye	50%		One phalanx	2%
(XIV)	Loss of speech	50%	(XXIII)	Loss of metacarpals :	
(XV)	Loss of hearing :			First or second (each)	3%
	Both ears	75%		Third, fourth or fifth (each)	2%
	One ear	15%	(XXIV)	Loss of toes :	
(XVI)	Loss of four fingers and thumb of one hand	50%		All	15%
(XVII)	Loss of four fingers of one hand	40%		Great, both phalanges	5%
				Great, one phalanx	2%
				Other than great, if more than one toe lost, each	1%

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Tables of Annual Premiums

PREMIER										DELUXE									
Entry Age	Plan	Occupation Class								Entry Age	Plan	Occupation Class							
		1		2		3		4				1		2		3		4	
		Male	Female	Male	Female	Male	Female	Male	Female			Male	Female	Male	Female	Male	Female	Male	Female
0 - 10	100	235	229	235	229	313	307	389	383	0 - 10	100	159	153	159	153	200	195	240	234
11 - 30		262	251	262	251	340	330	417	407	11 - 30		185	175	185	175	227	217	267	256
31 - 40		294	273	294	273	374	352	451	430	31 - 40		217	196	217	196	260	238	299	278
41 - 50		351	308	351	308	432	389	511	468	41 - 50		273	230	273	230	316	273	356	314
51 - 60		435	362	435	362	517	444	596	523	51 - 60		356	283	356	283	400	327	441	368
61 - 70		606	499	606	499	707	601	804	698	61 - 70		526	420	526	420	589	483	647	541
0 - 10	200	505	488	505	488	658	641	-	-	0 - 10	200	369	351	369	351	455	438	-	-
11 - 30		585	553	585	553	739	707	-	-	11 - 30		447	415	447	415	535	503	-	-
31 - 40		682	617	682	617	837	772	-	-	31 - 40		543	477	543	477	631	566	-	-
41 - 50		848	720	848	720	1,006	878	-	-	41 - 50		707	579	707	579	796	668	-	-
51 - 60		1,099	881	1,099	881	1,258	1,040	-	-	51 - 60		957	738	957	738	1,047	828	-	-
61 - 70		1,553	1,234	1,553	1,234	1,752	1,433	-	-	61 - 70		1,409	1,090	1,409	1,090	1,539	1,220	-	-
16- 30*	500	873	843	873	843	-	-	-	-	17- 30*	500	706	677	706	677	-	-	-	-
31 - 40		964	904	964	904	-	-	-	-	31 - 40		796	736	796	736	-	-	-	-
41 - 50		1,121	1,005	1,121	1,005	-	-	-	-	41 - 50		951	834	951	834	-	-	-	-
51 - 60		1,354	1,154	1,354	1,154	-	-	-	-	51 - 60		1,182	982	1,182	982	-	-	-	-
61 - 70		1,924	1,632	1,924	1,632	-	-	-	-	61 - 70		1,750	1,459	1,750	1,459	-	-	-	-
16- 30*		1000	1,368	1,339	1,368	1,339	-	-	-	-		17- 30*	1000	1,201	1,172	1,201	1,172	-	-
31 - 40	1,463		1,403	1,463	1,403	-	-	-	-	31 - 40	1,295	1,235		1,295	1,235	-	-	-	-
41 - 50	1,629		1,512	1,629	1,512	-	-	-	-	41 - 50	1,458	1,341		1,458	1,341	-	-	-	-
51 - 60	1,866		1,666	1,866	1,666	-	-	-	-	51 - 60	1,694	1,493		1,694	1,493	-	-	-	-
61 - 70	2,693		2,401	2,693	2,401	-	-	-	-	61 - 70	2,519	2,228		2,519	2,228	-	-	-	-

* Provided Life Assured is an income earner

All applications are subject to underwriting approval.