

PRODUCT DISCLOSURE SHEET	Hong Leong Assurance Berhad
Read this Product Disclosure Sheet before you decide to take the <<Plan Name>>. Be sure to also read the general terms and conditions.	<<Plan Name>>

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 non-participating plan which provides coverage against death or covered Disabilities.
- Automatic Renewability of the Basic Plan
 - Upon expiry of this basic plan, this plan will automatically be renewed for another 10 years term without underwriting subject to following terms and conditions:
 - Attained age upon renewal is not greater than 60 years old, and
 - Maximum renewal allowed is up to 2 times.
 - Premium and any applicable tax shall continue to be chargeable upon the renewal.
 - Policy Owner is required to notify Hong Leong Assurance Berhad at least 30 days prior to the expiry of this plan if he/she does not want to renew the plan for another 10 years term.
- The premium payment term for this plan is <<basic policy term>>.

2. What are the covers / benefits provided?

Basic Plan

The Basic Sum Assured for this plan is RM<<Basic Sum Assured>> and the duration of the coverage is <<Basic policy term>> years or upon termination, whichever occurs first.

Death Benefit

In the event of death of the Life Assured during the coverage period, RM<<100% of Basic Sum Assured>> shall be payable in one lump sum.

This plan shall be terminated upon settlement of Death Benefit.

Disability Benefit

In the event Life Assured is diagnosed with any of the covered Disabilities during the coverage period, RM <<100% of Basic Sum Assured>> will be payable in one lump sum. In addition, Disability Income of RM <<20% of Basic Sum Assured>> shall be payable annually for a maximum of 10 years.

The covered Disabilities are as follows:

1. Apallic Syndrome;
2. Kidney Failure;
3. Coma;
4. Parkinson's Disease;
5. Muscular Dystrophy;
6. Spine Injury;
7. Paralysis of Limbs;
8. Terminal Illness;
9. Loss of use of both limbs;
10. Loss of sight of both eyes; and
11. Loss of use of one limb and loss of sight of one eye

In the event of death of the Life Assured after approval of Disability Benefit claim, 100% of Outstanding Disability Income shall be payable in one lump sum.

This plan shall be terminated upon approval of Disability Benefit claim.

3. How much premium do I have to pay?

The estimated premium amount that you have to pay is as follows:

Plan	Premium Payable			
	Annual (RM)	Semi-annual (RM)	Quarterly (RM)	Monthly (RM)
<<Product Name>>				
Total Premium				

Premium Duration:

Plan	Insured Lives	Premium payable based on 1st insured life's age at the beginning of the policy year	Premium Payment Term
<<Product Name>>	Life Assured	Until age << entry age + 10-1 >>	<<No. Payment Term>> Years

Premium is guaranteed throughout the 10-year premium payment term. The renewal premium is determined based on the attained age of the Life Assured at the prevailing rates on the date of renewal. The premium rates will increase as you get older. The prevailing rates will be determined by the Company from time to time.

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 FiT 2 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 premium of the policy is contributed by corporates. Otherwise, there is no service tax chargeable if the premium of policy is contributed by individuals.

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 fifteen (15) days from the date of delivery of the policy. The premium that you have paid (less any medical fee incurred) will be refunded to you without interest.
- Policy lapse – the policy will lapse when the premium is not paid for insurance and other charges. However, you are given a 30 days' grace period for payment of premium.
- 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.
- 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.
- There are provision for nomination and assignment. Please be advised to nominate and ensure that the nominee is aware of the policy that you have purchased.
- All applications are subject to underwriting approval.

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

6. What are the major exclusions under this policy?

Death Benefit

If the Life Assured, whether sane or insane, commits suicide within twelve (12) months from the Issue Date, Alteration Effective Date or the Reinstatement Date, whichever is the latest, this Policy shall become void and we shall return the premiums and any applicable tax paid without interest after deducting any amount due to us under this Policy.

Disability Benefit

No benefit shall be payable in respect of any one of the following causes:

- (a) from flying in an aircraft (except as an aircrew member of, or as an ordinary fare paying passenger, on a regularly scheduled flight of a commercial airline);
- (b) from anything whatsoever while serving as a member of the armed forces, police and paramilitary forces as a result of declared or undeclared war, riots or civil commotion;
- (c) The signs or symptoms of the Disability is manifested prior to or within thirty (30) days from the Issue Date, Alteration Effective Date or any Reinstatement Date of this Policy, whichever is the latest in respect of all other Disability;
- (d) Pre-existing Illness;
- (e) Other than the first incidence of the Disability;
- (f) The Disability, 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,
 - (i) 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
 - (ii) 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;
- (g) Any Disability 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;
- (h) Any Disability caused by a self-inflicted injury, while sane or insane;
- (i) Any Disability resulting directly from alcohol or drug abuse;
- (j) Death of the Life Assured within twenty eight (28) days following the date of diagnosis of any of the Disability; or
- (k) Life Assured who himself is a Professional Sports Person;

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

7. Can I cancel my policy?

You may cancel your 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.

Your cash surrender values are as shown in the table below:

Policy Year	Cash Surrender Value (RM)	Policy Year	Cash Surrender Value (RM)
1		6	
2		7	
3		8	
4		9	
5		10	

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 life insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Customer Service Hotline: 03-76501288 or

**Hong Leong Assurance Berhad
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

Homepage: www.hla.com.my

10. Other similar types of cover available

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

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. 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

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>Deal only with Registered Agents</p> <ul style="list-style-type: none"> ❖ You can check the status of the agent via the Life Insurance Association of Malaysia (LIAM) website on Know Your Agent. ❖ Visit https://www.liam.org.my/index.php/customer-zone/know-your-agent for more details, or SMS: LIAMENQ<space>Language(E/M/C)<space>(A/B)<space>(MyKad/Old IC/LIAM No.) and SEND to 63633. (Example: LIAMENQ E A 750614101234) <p>Assist You With Choosing the Right Insurance Plan</p> <ul style="list-style-type: none"> ❖ Go through the Customer Fact Find form with you in order to understand your financial needs and financial goals. ❖ Recommend a suitable insurance plan after assessing your needs. <p>Explain Product Features</p> <ul style="list-style-type: none"> ❖ Explain the product features, benefits payable, exclusions, premium and charges. ❖ Provide a Product Disclosure Sheet to assist you with making informed decisions and facilitating product comparison. 	<p>Assist You With the Policy Application</p> <ul style="list-style-type: none"> ❖ 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. <p>Once Bought, Explain the Policy Terms and Conditions</p> <ul style="list-style-type: none"> ❖ 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. 	<p>Continuous Policy Servicing</p> <ul style="list-style-type: none"> ❖ 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. <p>Assists You With Making a Claim</p> <ul style="list-style-type: none"> ❖ 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.