

PRODUCT DISCLOSURE SHEET	Hong Leong Assurance Berhad
Read this Product Disclosure Sheet before you decide to take the HLA FIT 3 Medi-Income. Be sure to also read the general terms and conditions.	HLA FIT 3 Medi-Income
	«CommDate»

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 hospitalisation income, in addition to Compassionate Allowance and Total and Permanent Disability (TPD) or Old Age Disablement (OAD) coverage.
- 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 Lifetime Limit will not be refreshed upon renewal.
- The premium payment term for this plan is <<basic policy term>>.

2. What are the covers / benefits provided?

Schedule of Benefits

No.	Benefits	Amount
1.	Hospitalisation daily income	RM 200 per Day of Confinement
2.	Intensive Care Unit (ICU)	RM 400 per Day of Confinement
3.	<u>Treatment on Conditions Benefit</u> (payable up to 7 days per Policy Year per Condition): <ul style="list-style-type: none"> - Angioplasty and Other Invasive Treatment for Coronary Artery Disease - Keyhole coronary bypass surgery/ Coronary Artery Atherectomy/ Myocardial Laser Revascularisation/ Enhanced External Counterpulsation - Cardiac Pacemaker Insertion - Pericardiectomy - Cardiac Defibrillator Insertion - Early Cardiomyopathy - Brain Aneurysm Surgery via Endovascular Procedures - Brain Aneurysm Surgery via Craniotomy - Cerebral Shunt Insertion - Small Bowel Transplant - Corneal Transplant <u>Treatment on Conditions Benefit</u> (payable up to 15 days per Policy Year per Condition): <ul style="list-style-type: none"> - Coronary Artery By-Pass Surgery - Heart Valve Surgery - Carotid Artery Surgery - Carcinoma in situ of specified organs treated with Radical Surgery - Surgery to Aorta - Inpatient Non-Surgical Cancer Treatment requiring Chemotherapy, Radiotherapy, Targeted therapy, Hormone therapy or Immunotherapy - Major Organ/ Bone Marrow Transplantation 	RM 2,000 per Day of Confinement (maximum claim up to 30 days per Policy Year)
Lifetime Limit of item 1, 2 & 3 (Limit is shared between Hospitalisation Daily Income Benefit, Intensive Care Unit Benefit and Treatment on Conditions Benefit)		730 days
4.	Compassionate Allowance / Total and Permanent Disability (TPD) / Old Age Disablement (OAD)	RM 30,000

In the event that the Life Assured meets more than one condition in item 1, 2 and 3, only the highest amount shall be payable.

The Compassionate Allowance will be accelerated upon the approval of claim of TPD or OAD Benefit.

The policy will not be terminated upon the approval of claim of TPD or OAD Benefit.

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)
HLA FIT 3 Medi-Income				
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
HLA FIT 3 Medi-Income	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 3 Medi-Income	
		Proportion of Premium Deduction for Commission (%)	Commission Amount (RM)
1			
2			
3			
4			
5			
6			
7 and above			

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 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.
- 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.
- 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.

- 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?

Hospitalisation Daily Income Benefit, Intensive Care Unit Benefit and Treatment on Conditions Benefit

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

- (a) Pre-existing Illness;
- (b) Specified Illnesses occurring during the first one hundred and twenty (120) days of the continuous cover;
- (c) Any medical or physical conditions arising within the first thirty (30) days from Issue Date, Alteration Effective Date or any Reinstatement Date, whichever the latest except for accidental injuries;
- (d) Plastic/Cosmetic Surgery, circumcision, eye examination, glasses and refraction or surgical correction of farsightedness or 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;
- (e) 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;
- (f) 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, and any communicable Diseases required quarantine by law;
- (g) Any treatment or surgical operation for Congenital Conditions or deformities including hereditary conditions;
- (h) 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;
- (i) 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;
- (j) Suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane;
- (k) 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;
- (l) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- (m) 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;
- (n) 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;
- (o) 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;
- (p) Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations);
- (q) 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;
- (r) Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
- (s) Expenses incurred for sex changes; or

(t) 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.

Compassionate Allowance 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 Basic Policy shall forthwith become null and void and the Company shall return free of interest the Total Relevant Amount Payable paid or if there are any monies due and owing to the Company under this Policy, the balance of the Total Relevant Amount Payable paid (if any) after deducting the amount due.

Total and Permanent Disability Benefit

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

- (a) from any self-inflicted Bodily Injury while sane or insane;
- (b) 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);
- (c) 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; or
- (d) Life Assured who himself is a Professional Sports Person.
- (e) if the disability giving rise to a TPD claim exists at the Issue Date, Alteration Effective Date or the Reinstatement Date of this policy, whichever is the latest.

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

Old Age Disablement Benefit

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

- (a) from any self-inflicted Bodily Injury while sane or insane;
- (b) 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); or
- (c) 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.
- (d) Life Assured who himself is a Professional Sports Person.
- (e) if the disability giving rise to an OAD claim exists at the Issue Date, Alteration Effective Date or the Reinstatement Date of this policy, whichever is the latest.

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 to ensure that all correspondences reach you 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 our Customer Service 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:

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 «CommDate».

Annual Premium for HLA FiT 3 Medi-Income

Entry Age / Renewal Age	Annual Premium (RM)
20-24	660
25-29	720
30-34	900
35-39	1,080
40-44	1,200
45-49	1,380
50-54	1,560
55-60	2,280

Note: 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.

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 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>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>(MyK ad/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.