

<b>PRODUCT DISCLOSURE SHEET</b> <b>Read this Product Disclosure Sheet before you decide to take up the <i>Hong Leong Credit Protector with Dread Disease</i>. Be sure to also read the general terms and conditions.</b>	<b>Hong Leong Assurance Berhad</b> Hong Leong Credit Protector with Dread Disease <<Date>>
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**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 single premium non-participating term plan, whereby the Sum Assured shall be gradually reduced during the coverage period. Upon the first occurrence of either Death or Total and Permanent Disability, the Sum Assured or the reduced Sum Assured, where applicable, shall be paid. Upon diagnosis of any covered Dread Disease, 25% of the Sum Assured or the reduced Sum Assured, where applicable, will be payable.
- This is a reducing term life protection plan with minimum entry age of 18 and maximum entry age of 65.

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

**Coverage**

This policy covers:

Sum Assured	
With Financing	Without Financing

Amounts shown above are the **initial Sum Assureds** for the first policy year. The Sum Assured shall be gradually reduced during the coverage period. For an illustration of the yearly policy coverage, please refer to the Sales Illustration.

**Benefits**

This policy covers either one (1) of the following benefits, whichever occurring earlier:

**a) Death Benefit**

Upon the Death of the Life Assured, the amount of the Sum Assured payable shall be as reflected in the Sales Illustration and will be payable in one lump sum.

OR

**b) Total and Permanent Disability (TPD) Benefit**

Upon the Life Assured suffering Total and Permanent Disability, the amount of the Sum Assured payable shall be as reflected in the Sales Illustration. TPD benefit will be paid in accordance with the TPD provision. Total TPD Benefits per Life payable under all policies insuring the Life Assured shall not exceed the TPD Benefit Limit per Life of RM 10,000,000. 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.

AND

**c) Dread Disease Benefit**

Upon the Life Assured being diagnosed with a Dread Disease, 25% of the amount of the Sum Assured payable shall be as reflected in the Sales Illustration. The Total Dread Disease Benefits per Life payable under all policies issued by all insurance companies in Malaysia, insuring the Life Assured shall not exceed the Dread Disease Benefit Limit per Life of RM 4,000,000. The Total Dread Disease Benefit per Life refers to Dread Disease coverage of all in force policies issued by all insurance companies in Malaysia for each Life Assured at the point of claim event. Dread Diseases covered are as follows:

- Chronic Aplastic Anemia
- Motor Neuron Disease
- Stroke
- Heart Attack
- Kidney Failure
- Cancer
- Coronary Artery By-Pass Surgery
- Serious Coronary Artery Disease
- Parkinson's Disease
- Alzheimer's Disease/Severe Dementia
- Muscular Dystrophy
- Surgery To Aorta
- Multiple Sclerosis
- Primary Pulmonary Arterial Hypertension

- Full Blown AIDS
- End Stage Liver Failure
- Fulminant Viral Hepatitis
- Coma
- Benign Brain Tumor
- Paralysis of limbs
- Blindness
- Deafness
- Third Degree Burns
- End Stage Lung Disease
- Encephalitis
- Major Organ/ Bone Marrow Transplant
- Loss of Speech
- Brain Surgery
- Heart Valve Surgery
- Loss of Independent Existence
- HIV Infection Due To Blood Transfusion
- Bacterial Meningitis
- Major Head Trauma
- Medullary Cystic Disease
- Cardiomyopathy
- Systemic Lupus Erythematosus With Severe Kidney Complications
- Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
- Angioplasty And Other Invasive Treatments For Coronary Artery Disease<sup>[2]</sup>
- Terminal Illness
- Apallic Syndrome
- Chronic Relapsing Pancreatitis
- Creutzfeldt-Jakob Disease (Mad Cow Disease)
- Elephantiasis
- Poliomyelitis
- Progressive Scleroderma
- Chronic Autoimmune Hepatitis
- Severe Eisenmenger's Syndrome
- Ebola Hemorrhagic Fever

<sup>[2]</sup>For Angioplasty And Other Invasive Treatments For Coronary Artery Disease, payments are limited to 10% of the dread disease coverage under this policy subject to a maximum of RM 25,000. This benefit is payable once only and shall be deducted from the coverage of this policy, thereby reducing the benefit payable upon diagnosis of dread disease.

**d) Interim Cover Benefit(for financed cases only)**

Interim coverage as shown in the table below will be provided for 12 months from the:

- i. date of issuance of Letter of Acceptance; or
- ii. date the Counter Offer Letter is accepted and signed by the Life Assured; whichever is applicable.

Duration	Coverage
1st 6 months	Upon death/ TPD/ diagnosis of Dread Disease of the Life Assured, the respective amount payable as stated above will be payable.
2nd 6 months	Upon accidental death/ TPD of the Life Assured, the Sum Assured will be payable, but subject to a maximum of RM250,000.

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

- The total premium that you have to pay varies depending on the Sum Assured chosen, age at entry, gender, interest rate, deferment year and policy term. Please refer to the Sales Illustration for more details.
- The estimated total single premium that you have to pay:

Total Single Premium	
With Financing	Without Financing

- Premium duration: Single Premium (one time only)
  - The premium rates charged for this plan are guaranteed.
- It is important that you receive and keep the receipt(s) of your payments as proof of payment of premium.

**4. What are the fees and charges I have to pay?**

- Commission charge equivalent to 10% of the single premium (before Service Tax) is payable.
- The premium and any reinvestment of claims or benefit paid, where applicable, for the provision of policy to business organization shall be subject 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 and any applicable tax that you have paid (less any medical fee incurred) will be refunded to you.
- 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.
- Dread Disease Benefit will be terminated upon any TPD claim.

Please note that this list is non-exhaustive. Please refer to your sales intermediary for the terms and conditions under this policy.

6. **What are the major exclusions under this policy?**

**Death Benefit**

Death benefit is not payable under the following circumstances:

- Death during the first twelve (12) months as a result of suicide.

**Total and Permanent Disability Benefit**

The policy shall not cover **Total and Permanent Disability** resulting:

- from self-inflicted bodily injury while sane or insane.
- from flying in an aircraft except as an air crew member or as an ordinary fare paying passenger on a regular scheduled flight of a commercial airline.
- while the Life Assured is a member of the armed forces, police and para military forces as a result of declared or undeclared war, riots or civil commotion.

**Dread Disease Benefit**

This provision does not cover the following occurrences:

- Any pre-existing conditions that occurred before the Issue Date of this policy.
- Diagnosis of the dread disease other than those specified under item (iii) below within thirty (30) days from the Issue Date of this policy.
- Diagnosis of the dread disease specified below within sixty (60) days from the Issue Date of this policy.
  - Angioplasty And Other Invasive Treatments For Coronary Artery Disease
  - Cancer
  - Coronary Artery By-Pass Surgery
  - Heart Attack
  - Serious Coronary Artery Disease
- Dread Disease that is caused directly or indirectly due to Acquired Immuno-deficiency Syndrome (AIDS) or infection by any Human Immuno-deficiency Virus (HIV). The only exception to this is when the Dread Disease claimed for is itself Full Blown AIDS, HIV Infection due to Blood Transfusion or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection.
- Death of the life assured within twenty-eight (28) days following the date of diagnosis of any of the dread diseases.

Please note that this list is non-exhaustive. Please refer to your sales intermediary for the full list of exclusions under this policy.

7. **Can I cancel my policy?**

Yes, you can cancel your policy and receive the Surrender Value. However, the Surrender Value that the Company will pay you when you cancel the policy before the maturity period will be much less than the total amount of premium that you have 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 to ensure that all correspondence reach you 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' and 'Medical and Health Insurance', available at all our branches or you can obtain a copy from the sales intermediary or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**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 1288**

**Fax: 03 - 7650 1299**

**Homepage: [www.hla.com.my](http://www.hla.com.my)**

10. **Other similar types of coverage available**

Please refer to our sales intermediary for other similar types of coverage 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 SALES INTERMEDIARY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at <<Date>>.

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**A prospective policy owner is advised to read and understand the information printed on each and every page.**

### **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(if any) 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 fifteen (15) days from the date of delivery of the policy. You are entitled to the return of the full premium 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 fifteen (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 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

The bank offers a range of Hong Leong Assurance insurance products through its branches nationwide. If you intend to purchase a life insurance product from our Personal Banker/Bank representative, 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>Assist You In Choosing the Right Insurance Plan</b></p> <ul style="list-style-type: none"> <li>Go over the Customer Fact Find Form with you to better understand your insurance needs and financial goals.</li> <li>Recommend 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, premiums and charges.</li> <li>Provide Product Disclosure Sheet to assist you in making informed decision and to facilitate 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 fully and accurately.</li> <li>Submit your application for underwriting after you have signed the proposal form.</li> <li>Arrange for medical examination with one of our panel clinics, if required.</li> <li>Provide information and assist in making a nomination to ensure policy moneys are received by your beneficiaries in the event of death.</li> </ul> <p><b>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 policy terms &amp; conditions 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>Assist in submitting your service requests to Hong Leong Assurance Berhad, e.g. policy modifications, changes of address and frequency of premium payments.</li> </ul> <p><b>Assist You In Making A Claim</b></p> <ul style="list-style-type: none"> <li>Assist in submitting your claim forms and documents to Hong Leong Assurance Berhad.</li> </ul>

## Customer Portal

Please visit Hong Leong Assurance Berhad's 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 Hong Leong Assurance Berhad, please give Hong Leong Assurance Berhad a call at **03-7650 1288** or e-mail Hong Leong Assurance Berhad at [customerservice@hla.hongleong.com.my](mailto:customerservice@hla.hongleong.com.my).