



PRODUCT DISCLOSURE SHEET (Read this Product Disclosure Sheet before you decide to take out the C Illness Plus Plan. Be sure to also read the general terms and conditions.)	Hong Leong Bank Berhad C Illness Plus Date: 1st June 2018
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1. What is this product about?

C Illness Plus Insurance is an insurance plan that covers 4 major Critical Illnesses - Cancer, Stroke, Heart Attack and Kidney Failure. This critical illness plan provides lump sum payment for a covered Critical Illness diagnosed at the early and critical stage. It also provides additional benefits such as recuperation, supplementary medical and travel allowances to cover your other expenses. Premium refunds will be granted if no claims are made after five (5) consecutive years of continuous cover. You can also opt to include the benefit to cover your mortgage loan payment up to six (6) months in the event of involuntary unemployment. You can also cover your spouse and/or child(ren) who will each be issued separate policies.

This product is underwritten by MSIG Insurance (Malaysia) Bhd (MSIG) and is specifically designed for Hong Leong Bank Berhad customers as well as their spouse and/or child(ren), who are Malaysians, Permanent Residents residing in Malaysia, Work Permit/Employment Pass Holders or otherwise legally employed in Malaysia between the ages of fifteen (15) days to fifty-nine (59) years at the date of first enrolment. Eligibility of cover will continue up to and including the age of seventy (70), after which all cover under the Policy ceases at the subsequent Policy anniversary.

2. What are the covers / benefits provided?

Main Benefits	Plan 1 (RM)	Plan 2 (RM)	
Critical Illness Benefit: Cancer, Stroke, Heart Attack & Kidney Failure	100,000	200,000	
i) Early Stage*	30%	30%	
ii) Critical Stage	100%	100%	
Note*: The amount payable for Early Stage Critical Illness shall reduce the sum insured of the Critical Illness benefit.			
Recuperation Allowance	5,000	10,000	
Supplementary Medical Allowance	3,000	5,000	
Travel Allowance	500	1,000	
No Claims Premium Refund	Refund of 25% of the total annual premium paid at the end of every five (5) years provided that:-		
	<ul style="list-style-type: none"> • Policy being in-force for a continuous period of five (5) consecutive years; and • No claims have been made within that five (5) year period. 		
Optional Benefit	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
	2,000	4,000	6,000
Involuntary Unemployment	If you become involuntary unemployed, this insurance will pay your monthly mortgage loan payment or up to the amount as specified in your Certificate whichever is lesser for a maximum of six (6) months, subject to the maximum limit being the outstanding loan amount to the bank. The Involuntary Unemployment benefit will be paid on one occasion only. This benefit will cease immediately upon payment of this benefit.		

Duration of cover is for one (1) year. The premiums for this Policy may be paid on a monthly/quarterly/annual basis. It may be renewed on each anniversary at the date of inception of the Policy by payment of the premium determined by MSIG at the time of renewal. Please refer to the Policy contract for detailed information about the C Illness Plus Insurance schedule of benefits.

3. How much premium do I have to pay?

The total premium that you have to pay depends on the plan you selected and it may vary depending on the underwriting requirements of the insurance company:

Annual Premium for Main Benefits

Age Band	Plan 1 (RM)	Plan 2 (RM)
15 days - 15 years	293	405
16 - 20 years	303	425
21 - 25 years	338	494
26 - 30 years	361	539
31 - 35 years	428	672
36 - 40 years	565	945
41 - 45 years	821	1,453
46 - 50 years	1,202	2,211
51 - 55 years	1,694	3,189
56 - 59 years	2,614	5,018
60 - 65 years (renewal only)	3,126	6,149
66 - 70 years (renewal only)	4,708	9,293

Annual Premium for Optional Benefit

Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
60	120	180

Quarterly Premium for Main Benefits

Age Band	Plan 1 (RM)	Plan 2 (RM)
15 days - 15 years	76	105
16 - 20 years	78	110
21 - 25 years	88	128
26 - 30 years	93	139
31 - 35 years	110	173
36 - 40 years	146	244
41 - 45 years	212	375
46 - 50 years	310	570
51 - 55 years	436	821
56 - 59 years	674	1,293
60 - 65 years (renewal only)	805	1,584
66 - 70 years (renewal only)	1,213	2,393

Quarterly Premium for Optional Benefit

Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
16	31	47

Monthly Premium for Main Benefits

Age Band	Plan 1 (RM)	Plan 2 (RM)
15 days - 15 years	26	35
16 - 20 years	27	37
21 - 25 years	30	43
26 - 30 years	31	47
31 - 35 years	37	58
36 - 40 years	49	82

41 - 45 years	71	125
46 - 50 years	104	190
51 - 55 years	146	274
56 - 59 years	225	431
60 - 65 years (renewal only)	269	528
66 - 70 years (renewal only)	405	798

Monthly Premium for Optional Benefit

Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
6	11	16

Note:

- Premium for the main Critical Illness benefits are based on your age band. You have to pay a higher premium as you reach a higher age band.
- Policy renewability and renewal premiums are not guaranteed and MSIG reserves the right to revise the premium rate applicable at the time of renewal.
- Policy is arranged on an annual renewable basis and premiums will be adjusted periodically to reflect both experience and inflation in underlying medical treatment costs based on the portfolio claims experience. The revision could arise from the deterioration in claims experience or changes in benefits. These conditions are not exhaustive and the premium rates may be reviewed under other justified circumstances. The premium revision will be applicable to all Insured regardless of individual claims experience.
- Changes to benefits and premium revisions can only be made on renewal or at the Policy anniversary upon a thirty (30) days written notice by MSIG.

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

<u>Type</u>	<u>Amount</u>
Commissions paid to Hong Leong Bank Berhad.	15% of premium (Included in the premium)
GST	Prevailing GST rate of premium
Stamp Duty	RM 10.00

GST Clause

Goods and Services Tax (GST) at the prevailing rate will apply to your insurance premium from 1 June 2018. As a consumer and policyholder, you are required to pay GST which shall form part of the Terms and Conditions in your Insurance Policy.

5. What are some of the key terms and conditions that I should be aware of?

- **Importance of Disclosure** - You must take reasonable care not to misrepresent when answering questions in the proposal form or in any form of request made by MSIG and check the information you have provided is complete and accurate. You should also disclose all relevant information which may influence MSIG in the acceptance of this insurance, decide the terms and the premium you will pay. If you do not take reasonable care and the information provided by you is incomplete or inaccurate, this may affect your claim. Your responsibility to provide complete and accurate information when requested by MSIG shall continue until the time of you entering into, making changes to or renewing your insurance.
- **Cash Before Cover** - This insurance shall not be effective unless the premium due has been paid.
- **Child** - Shall mean any person who has attained the age of fifteen (15) days and is an unmarried person, is financially dependent upon the Insured and is under the age of nineteen (19), or up to the age of twenty-three (23) for those registered as full time students at a recognised educational institution.
- **Cooling-off Period** - You may cancel your Policy by returning the Policy within fifteen (15) days from the date of issue of the Policy and the full premium paid less deduction of administrative expenses incurred will be refunded to you without any questions asked.
- **Waiting Period** - Means the first thirty (30) days from the commencement/reinstatement date of the Policy and is applied only when the person is first covered. This shall not be applicable after the first year of cover. However, if there is a break in insurance, the Waiting Period will apply again. For Early Stage Critical Illnesses, the Waiting Period is sixty (60) days from the effective date of the coverage.
- **Pre-Existing Illness** - Means disabilities that the Insured Person has reasonable knowledge of. An Insured Person may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:-
 - (a) the Insured Person had received or is receiving treatment;
 - (b) medical advice, diagnosis, care or treatment has been recommended;
 - (c) clear and distinct symptoms are or were evident; or
 - (d) its existence would have been apparent to a reasonable person in the circumstances.
- **Survival Period** - Means the period of fourteen (14) days after the diagnosis of a covered Critical Illness for which the Insured Person must survive before a claim becomes valid.

- **Notice of Claim** – Claims or potential claims must be notified to us within thirty (30) days following the occurrence of an insured event. A fully completed Claim Form together with supporting documents must be submitted to us within a period of thirty (30) days from first notification.
- Unless renewed, the coverage will cease on the expiry date and thereafter MSIG shall strictly not be liable to pay for any benefit.

Note: This list is non-exhaustive. Please refer to the Policy contract for the full list of terms and conditions under this Insurance Policy.

6. What are the major exclusions under this Insurance Policy?

This Insurance Policy does not cover the following events:

- Pre-Existing Illness.
- Early Stage Critical Illness first diagnosed within sixty (60) days from the original inception date of the Policy except when caused by an accident.
- Critical Stage Critical Illness first diagnosed within thirty (30) days from the original inception date of the Policy except when caused by an accident.
- Survival period of less than fourteen (14) days after the diagnosis of a covered Critical Illness.
- Hazardous sports or pastimes including taking part in (or practicing for) boxing, caving, climbing, horse-racing, jet-skiing, martial arts, mountaineering, off-piste skiing, pot-holing, power-boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.
- Infection with Human Immuno-deficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS).
- Living outside the Usual Country of Residence as defined in the Policy for more than three (3) consecutive months in any twelve (12) month period, except for the permanent change in the Usual Country of Residence notified and accepted in writing by the Company.
- Mental illness, psychiatric disorders, self-inflicted injury or suicide, sexually transmitted diseases.
- War and related risks.
- Acts of Terrorism.
- Cessation of employment within thirty (30) days of the policy inception date or failure to provide proof of at least ninety (90) days continuous Full-time and Gainful Employment (not in employment of a seasonal, casual, temporary or non-renewable contract nature) prior to any period of Involuntary Unemployment.
- Knowledge of possibility of unemployment (or in our reasonable opinion you should have known it) at the insurance cover inception date and unemployment occurring within one hundred and eighty (180) days from the inception date.
- Unemployed due to any of the disability exclusions.

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

7. Can I cancel my Insurance Policy?

You may cancel the Policy at any time by giving a written notice to us; and provided that no claims have been made during the current Policy year, you shall be entitled to a refund of the premium based on the premium refund table as set out in the Policy contract. No refund of premium is allowed for the quarterly or monthly premium payment modes if the Policy is cancelled by you.

8. What do I need to do if there are changes to my contact or personal details?

It is important that you inform us of any change in your contact or personal details to ensure that all correspondences reach you in a timely manner.

You must advise us in writing as soon as you are aware of any change in the employment, occupation, duties or pursuits of any Insured Person, or any other change which may increase the risk profile of this Insurance Policy. You may be required to pay additional premium as a result of any such change.

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 bank or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Insurer:
MSIG Insurance (Malaysia) Bhd (46983-W)
Bancassurance:
Level 16, Menara Hap Seng 2
Plaza Hap Seng
No. 1, Jalan P. Ramlee
50250 Kuala Lumpur.
MSIG Banca Hotline: 1800-88-6163
Fax: (603) 2070 5959
E-mail: banchahotline@my.msig-asia.com

Intermediary:
Hong Leong Bank Berhad
Level 16, Hong Leong Tower
No.6, Jalan Damanlela
Bukit Damansara
50490 Kuala Lumpur

10. Other types of Medical and Health Insurance cover available:

Please refer to our website at: www.msig.com.my

IMPORTANT NOTE:
YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSAND THE INSURANCE POLICY AND DISCUSS WITH THE BANK OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in the Product Disclosure Sheet is valid as at 1st June 2018.