

<b>PRODUCT DISCLOSURE SHEET</b>	<b>Hong Leong Assurance Berhad</b>
<b>Read this Product Disclosure Sheet before you decide to take the Hong Leong SMART FiT CI Insurance. Be sure to also read the general terms and conditions.</b>	<b>Hong Leong SMART FiT CI Insurance</b>

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 protection upon the diagnosis of any of the 10 Critical Illnesses covered during the policy term.
- Automatic Renewability of the Basic Plan
  - Upon maturity 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 based on the attained age at the prevailing rates.
  - Policy Owner is required to notify Hong Leong Assurance Berhad at least 30 days prior to the maturity 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 10 years.

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

#### **Basic Plan**

The Basic Sum Assured for this plan is \_\_\_\_\_ and the duration of the coverage is 10 years or upon termination, whichever occurs first.

#### **Critical Illness Benefit**

In the event of diagnosis of any of the 10 Critical Illnesses of Life Assured during the policy term, 100% of the Basic Sum Assured shall be payable.

The 10 Critical Illnesses covered are:

1. Alzheimer's Disease / Severe Dementia
2. Cancer
3. Cardiomyopathy
4. Coronary Artery By-Pass Surgery
5. Heart Attack
6. Heart Valve Surgery
7. Primary Pulmonary Arterial Hypertension
8. Serious Coronary Artery Disease
9. Stroke
10. Surgery to Aorta

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

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

Plan/Rider	Type	Premium Payable			
		Annual (RM)	Semi-annual (RM)	Quarterly (RM)	Monthly (RM)
Hong Leong SMART FiT CI Insurance	Basic Plan				
<b>Total Premium</b>					

Premium Duration:

Plan/Rider	Insured Lives	Premium payable based on 1st insured life's age at the beginning of the policy year	Premium Payment Term
Hong Leong SMART FiT CI Insurance	Life Assured	Until age	10 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 prevailing rates will be determined by the Company. The premium rates will increase as you get older.

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	
		Hong Leong SMART FiT CI Insurance	
		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 policy belongs to a corporate. Otherwise, there is no service tax chargeable if it belongs to an individual.

**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 notifying the Company within fifteen (15) days from the date of delivery of the policy to you. 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 the following Critical illnesses which will only start 60 days after the effective date of the policy:
  - Cancer,
  - Coronary Artery By-Pass Surgery,
  - Heart Attack, and
  - Serious Coronary Artery Disease.
- 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.
- This policy may not have a guaranteed minimum cash value on termination until after you have paid premium for three (3) years.
- 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?**

**Critical Illness Benefit**

(a) The signs or symptoms of the Critical Illness is manifested prior to or:

A. within sixty (60) days from the Issue Date, Alteration Effective Date or any Reinstatement Date of this Policy, whichever is the latest in respect of:

- (i) Cancer;

- (ii) Coronary Artery By-Pass Surgery;
- (iii) Heart Attack; or
- (iv) Serious Coronary Artery Disease;

OR

- B. 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 Critical Illness not set out in Item A above;
- (b) Pre-existing Illness;
- (c) Other than the first incidence of the Critical Illness;
- (d) The Critical Illness, 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;
- (e) Any Critical Illness 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;
- (f) Any Critical Illness caused by a self-inflicted injury, while sane or insane;
- (g) Any Critical Illness resulting directly from alcohol or drug abuse;
- (h) Death of the Life Assured within twenty eight (28) days following the date of diagnosis of any of the Critical Illness; or
- (i) Life Assured who himself is a Professional Sports Person.

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

## 7. Can I cancel my policy?

You may cancel your policy by notifying 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.

## 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 bancassurance personnel 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**

**Intermediary:**  
**Hong Leong Bank Berhad**  
**Level 1, Menara Hong Leong**  
**No. 6, Jalan Damanlela**  
**Bukit Damansara**  
**50490 Kuala Lumpur**

**Tel: 03 – 7650 1288**

**Fax: 03 - 7650 1299**

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

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

Please refer to our bancassurance personnel 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 SALES INTERMEDIARY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

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

### **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](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 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

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. 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> <p>Assist in submitting your claim forms and documents to Hong Leong Assurance Berhad.</p>

### 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).