

Hong Leong Medi Saver
(This is an Insurance Product)
Medical Plan
Pelan Perubatan

Insured Lives <i>Hayat-hayat yang Diinsuranskan</i>	Name <i>Nama</i>	Date of Birth <i>Tarikh Harijadi</i>	Age (Last Birthday) <i>Umur (Harijadi Lepas)</i>	Gender <i>Jantina</i>	Smoker <i>Perokok</i>
Life Assured <i>Hayat Diinsuranskan</i>					
Policy Owner <i>Pemunya Polisi</i>					

Notes: This Policy is subjected to 6% Service Tax. The Service Tax is subject to change by the authorities from time to time. The Company reserves the right to collect any outstanding amount due to change in Service Tax.

Nota: Polisi ini tertakluk kepada 6% Cukai Perkhidmatan. Cukai Perkhidmatan adalah tertakluk kepada perubahan oleh pihak berkuasa dari semasa ke semasa. Syarikat berhak untuk mengumpul sebarang jumlah tertunggak disebabkan perubahan Cukai Perkhidmatan.

Basic Plan/ Rider <i>Pelan Asas/Rider</i>	Insured Lives <i>Hayat-hayat yang Diinsuranskan</i>	Sum Assured/Benefits <i>Jumlah Diinsuranskan/ Faedah (RM)</i>	Coverage Period <i>(Years)</i> <i>Tempoh Perlindungan (Tahun)</i>	Premium Payment Period <i>(Years)</i> <i>Tempoh Bayaran Premium (Tahun)</i>	Initial Annualised Premium Payable <i>Premium Tahunan Awal Perlu Dibayar^[1] (RM)</i>	Occupation Class <i>Kelas Pekerjaan</i>	Occupational Loading <i>Premium Tambahan Berkenaan Pekerjaan (RM)</i>	Health Loading <i>Premium Tambahan Kesihatan (RM)</i>	Service Tax Payable <i>Cukai Perkhidmatan Perlu Dibayar (RM)</i>
Hong Leong Medi Saver	Life Assured								

¹ Please refer to the Annual Premium Rates table for the premium amount based on attained age.

¹ Sila rujuk jadual Tahunan Kadar Premium untuk jumlah premium berdasarkan umur yang dicapai.

The projected insurance coverage detailed above is merely for illustrative purpose and not meant to confirm actual insurance coverage. Actual insurance coverage is subject to Hong Leong Assurance's prior approval, policies, terms and conditions. **All applications are subject to underwriting approval.** *Perlindungan insurans yang ditunjukkan di atas adalah untuk tujuan ilustrasi sahaja dan bukan bermaksud untuk menyatakan perlindungan insurans sebenar. Perlindungan insurans sebenar adalah tertakluk kepada kelulusan, polisi, terma-terma dan syarat-syarat yang ditentukan oleh Hong Leong Assurance.*

Kesemua permohonan adalah tertakluk kepada kelulusan pengunderaitan.

Mode of Payment <i>Mod Bayaran</i>	Annually <i>Tahunan (RM)</i>	Semi-Annually <i>Setengah Tahunan (RM)</i>
Total Initial Premium Payable inclusive of Service Tax <i>Jumlah Premium Awal Perlu Dibayar Termasuk Cukai Perkhidmatan</i>		

"-" means that the premium payment frequency is not applicable.

"-" bermaksud frekuensi bayaran premium adalah tidak berkenaan.



PRODUCT DISCLOSURE SHEET	HONG LEONG ASSURANCE BERHAD
Read this Product Disclosure Sheet before you decide to take up the Hong Leong Medi Saver . Be sure to also read the general terms and conditions.	Hong Leong Medi Saver. (This is an Insurance Product)
	<<Date>>

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 guaranteed renewable medical plan up to age 99 with deductible amount per disability. This plan offers the deductible options of RM 5,000, RM 10,000, and RM 15,000. It is available in the form of traditional standalone plan.
- This policy provides for hospitalisation & surgical expenses, and outpatient treatment benefits incurred due to illness covered under the policy.
- This plan is meant for protection only.

Deductibles mean amount of eligible expenses, which the policyholder acts as his own insurer/ amount to be borne by the policyholder.

2. What are the covers / benefits provided?

This policy covers you under Plan with a deductible amount of RM

Scope of Coverage	Benefit Amounts for Plans (RM)			
	MS 150	MS 200	MS 300	MS 400
Hospital & Surgical				
Hospital Room & Board (per day, up to 150 days per any one disability)	150	200	300	400
Daily Cash as a result of hospitalisation due to road accidents on a Malaysian Highway (per day, up to 150 days per any one disability)	150	200	300	400
Daily Cash Allowance at Government Hospital (per day, up to 60 days per any one disability)	50	100	150	200
Intensive Care Unit (up to 75 days per any one disability)	Reasonable & Customary Charges ^[1]			
Lodger Expenses (up to 150 days per any one disability)				
Hospital Supplies & Services				
Surgical Fees (including pre-surgical assessment, Specialist's visits and post-Surgery care up to the 90 days from the date of Surgery)				
Anaesthetist Fee				
Operating Theatres				
In-Hospital Physician Visit				
In-Hospital Physiotherapy Treatment Fees	Reasonable & Customary Charges ^[1]			

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Pre-Hospital Diagnostic Test (within 90 days prior to hospitalisation)				
Pre-Hospital Specialist Consultation (within 90 days prior to hospitalisation)				
Post-Hospitalisation Treatment (within 90 days following discharge from hospital)				
Organ Transplant				
Day Surgery Benefit (including pre-surgical assessment, Specialist's visits and post-Surgery care up to the 90 days from the date of Surgery)				
Ambulance Fees				
Outpatient Treatment Benefits				
Emergency Accidental Outpatient Treatment (within 30 days following such emergency treatment)	Reasonable & Customary Charges ^[1]			
Emergency Accidental Dental Treatment				
Outpatient Physiotherapy Treatment				
Outpatient Cancer Treatment (inclusive of doctor’s consultation and related examination, laboratory or diagnostic tests or any drugs prescribed)				
Outpatient Kidney Dialysis Treatment (inclusive of doctor’s consultation and related examination, laboratory or diagnostic tests or any drugs prescribed)				
Home Nursing Care (per day, up to 180 days per lifetime)	40	60	80	100
Overall Annual (per policy Year) limit	75,000	120,000	180,000	240,000
Aggregate Term Limit	495,000	960,000	1,440,000	1,920,000
Emergency Evacuation & Repatriation (limit per event)	150,000	150,000	150,000	150,000
Deductible per disability	5,000 OR 10,000 OR 15,000 Depending on option chosen			

^[1] Charges for medical care which is Medically Necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by other similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individual of the same sex and of comparable age for a similar Sickness, Disease or Injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Life Assured's medical condition.

Non-Deductible Benefits

The following benefits shall not be subject to deductible:

- (a) Daily Cash amount for hospitalisation due to road accidents on a Malaysian Highway
- (b) Daily Cash allowance for each day confined in a Government Hospital
- (c) Outpatient Cancer Treatment
- (d) Outpatient Kidney Dialysis Treatment
- (e) Emergency Evacuation & Repatriation

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Duration of cover is one year. You need to renew your cover annually.

3. How much premium do I have to pay?

- The total premium that you have to pay varies depending on the plan, deductible option selected, age at entry, gender, and occupational class.
- The premium rates are applicable to standard risks. The policy terms and rates may vary depending on the underwriting requirements.
 - The estimated initial premium that you have to pay: RM
 - Premium payable based on 1st insured life's age at the beginning of the policy year: Until 99
- The premium will vary throughout the policy term according to your attained age. Please refer to the Annual Premium Rates table for the premium amount based on attained age.
- The premium rates charged for this plan are non-guaranteed and will increase as you attain the age in the subsequent age band.
- The premiums are payable for whole policy term. Policy renewal is guaranteed up to the stipulated term in the Policy Contract.
- You can choose to pay your premium either yearly, or half-yearly.
- A Grace Period of thirty (30) days from its due date will be allowed for payment of each premium after the first, during which period this Policy shall remain in force.
- 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?

Below are the commission paid from your premium to the bancassurance personnel:

Policy Year	Attained Age (years)	Annualised Premium Payable ^[2] (RM)	Commission borne by Policy Owner and paid from the premium ^[3]	
			Proportion of Premium Deduction for Commission (%)	Actual Commission Amount (RM)
1				
2				
3				
4				
5				
6				

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.

^[2] Not Inclusive of Service Tax.

^[3] Commission is only payable on premium before 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 premiums and applicable tax that you have paid (less any medical fee incurred) will be refunded to you.
- Waiting period – the eligibility for benefits under the policy will only start 30 days after the effective date of the policy.
- Unless renewed, the coverage will cease on expiry date and the insurance company shall strictly not be liable for any expenses that take place after the expiry date.
- 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

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and conditions of the new policy or of the new insurer.

- There are provisions for nomination and assignment. Please be advised to nominate a nominee and ensure that the nominee is aware of the policy that you have purchased.

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

6. What are the major exclusions under this policy?

This policy does not cover any Hospitalisation, Surgery or charges caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- Pre-existing illness.
- Specified illness occurring during the first 120 days of the continuous cover.
- Any medical or physical conditions arising within the first 30 days from the issue date, alteration effective date or reinstatement date, whichever is the latest except for accidental injuries.
- AIDS or AIDS Related Complex (ARC), Pregnancy, Miscarriage, Suicide, any communicable Diseases requiring quarantine by law.
- Suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane.
- War, Invasion, Act of foreign enemy hostilities, Civil War, Insurrection, terrorism
- Ionising, Radiation, Contamination by radioactivity
- State of unsound mind
- Flying as a air-crew
- Medical treatment provided outside of Malaysia to a Life Assured who travels or resides outside Malaysia for more than 90 consecutive days.

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 giving a written notice to the insurance company. Upon cancellation, you are entitled to a certain amount of refund of the premium provided that you have not made a claim on the policy.

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.

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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 bancassurance personnel.

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 19, 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

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 AGENT 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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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.
- If the policy has 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 applicable tax paid less deduction of medical expenses incurred by us in the issuance 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 bancassurance personnel.

- 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 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.

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

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.