

PRODUCT DISCLOSURE SHEET

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. Please refer to the policy contract for the definition of the capitalised terms.

Dear Customer,

This Product Disclosure Sheet provides you with key information on your rider. Other customers have read this Product Disclosure Sheet and found it helpful; **you should read it too.**

1 What is Accidental TPD Rider?

Accidental TPD Rider is a unit deducting rider which provides coverage upon Total and Permanent Disability due to accidental means except for Compassionate Allowance.





2 Know Your Coverage/Benefits

As an illustration, we will deduct unit(s) from your Account Value to pay for your insurance charges and you will receive the following insurance coverage/benefits.

The coverage stated in the table below is for the Life Assured, unless stated otherwise. Please refer to the Product Illustration for more details of the insurance charges.

This rider covers :	This rider excludes :								
<ul style="list-style-type: none"> Accidental Total&Permanent Disability Benefit – we shall pay the Rider Sum Assured (RM50,000.00) in a lump sum upon the first occurrence of any of the following loss or disability as a result of an accident within 365 days from the occurrence of the accident. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #fff9c4;">Category</th> <th style="background-color: #fff9c4;">Permanent Disability</th> </tr> </thead> <tbody> <tr> <td style="background-color: #fff9c4;">Limbs</td> <td style="background-color: #fff9c4;">(a) Loss of both limbs (b) Loss of both hands, or of all fingers and both thumbs (c) Loss of arm at shoulder (d) Loss of arm between shoulder and elbow (e) Loss of arm at elbow (f) Loss of arm between elbow and wrist (g) Loss of hand at wrist (h) Loss of leg at hip (i) Loss of leg between knee and hip (j) Loss of leg below knee</td> </tr> <tr> <td style="background-color: #fff9c4;">Eye/Sight</td> <td style="background-color: #fff9c4;">(k) Loss of whole eye (l) Loss of sight of one or both eyes</td> </tr> <tr> <td style="background-color: #fff9c4;">Others</td> <td style="background-color: #fff9c4;">(m) Total paralysis (n) Permanent total loss of speech and hearing (o) Permanent and incurable insanity (p) Injuries resulting in being permanently bedridden (q) Any other injuries causing Total and Permanent Disability</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Compassionate Allowance Benefit - RM500.00 in the event of death due to any causes. <p>Please refer to the Product Illustration, Product Information Sheet, and policy contract for more details.</p>	Category	Permanent Disability	Limbs	(a) Loss of both limbs (b) Loss of both hands, or of all fingers and both thumbs (c) Loss of arm at shoulder (d) Loss of arm between shoulder and elbow (e) Loss of arm at elbow (f) Loss of arm between elbow and wrist (g) Loss of hand at wrist (h) Loss of leg at hip (i) Loss of leg between knee and hip (j) Loss of leg below knee	Eye/Sight	(k) Loss of whole eye (l) Loss of sight of one or both eyes	Others	(m) Total paralysis (n) Permanent total loss of speech and hearing (o) Permanent and incurable insanity (p) Injuries resulting in being permanently bedridden (q) Any other injuries causing Total and Permanent Disability	<ul style="list-style-type: none"> War related risks Suicide Self-inflicted injury Drug abuse Hazardous sports Active duty in the armed forces <p>Note: This list is non-exhaustive. Please refer to the Product Information Sheet or policy contract for the full list of exclusions.</p>
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<p>The duration of coverage is 5 years.</p>									

If you have any questions or require assistance on your rider, you can:

 <p>Call us at 03-7650 1288</p>	 <p>Visit us at: https://www.hla.com.my/en/home.html</p>	 <p>Email us at: customerservice@hla.hongleong.com.my</p>	 <p>Scan the QR code for the Product Information Sheet</p>
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This Product Disclosure Sheet consists of 18 pages and each page forms an integral part of the Product Disclosure Sheet.

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

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Level 3, Tower B, PJ City Development, No. 15A, Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor.

Tel: 03-7650 1288 Website: www.hla.com.my

3 Know Your Obligations

For this rider, you must pay a premium of:	
Premium	Not applicable. This is a unit deducting rider.
You also have to pay the following fees and charges:	
Total Commission	Not applicable. This is a unit deducting rider.
Other applicable charges	Insurance Charges. Please refer to the Product Illustration for more details.

4 Other Key Terms

- You must provide complete and accurate information in the application form.
 - You must disclose all material facts such as your occupation and personal pursuits.
 - You should satisfy yourself that this rider will best serve your needs.
- Note:** The list is **non-exhaustive**. You should refer to the Product Information Sheet or policy contract for the full list of terms and conditions.

? Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.

- Free-look period:** You may cancel your rider within 15 days after your rider has been delivered to you. The insurance charges that you have paid (less any medical fee incurred) will be refunded to you.
- After free-look period:** You may cancel your rider and the rider cancellation will take effect from the next monthly anniversary.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Hong Leong Assurance Berhad or PIDM (visit www.pidm.gov.my).

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

SAMPLE