

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 Critical Illness Waiver of Premium Rider?

Critical Illness Waiver of Premium Rider is a unit deducting rider which provides payor benefit upon diagnosis specified Critical Illnesses.

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.

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|---------------|--|
| Payor Benefit | <ul style="list-style-type: none"> We shall pay the Rider Sum Assured (RM100,000.00) into the Policy to offset future premium up to the expiry date of the rider, termination of the basic policy, or death of the insured life, whichever is the earliest, upon diagnosis of any of the Critical Illnesses covered (except Angioplasty and Other Invasive Treatments for Coronary Artery Disease). For Angioplasty and Other Invasive Treatments for Coronary Artery Disease Benefit, we shall pay 10% of the Rider Sum Assured into the Policy to offset future premium up to the expiry date of the rider, termination of the basic policy, or death of the insured life, whichever is the earliest, subject to maximum of RM25,000.00. The payment shall reduce the Payor Benefit of this rider. |
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The Critical Illnesses covered under this rider include:

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| 1. Stroke | 18. Major Organ/Bone Marrow Transplant | 35. Cardiomyopathy |
| 2. Heart Attack | 19. Loss of Speech | 36. Systemic Lupus Erythematosus With Severe Kidney Complications |
| 3. Kidney Failure | 20. Brain Surgery | 37. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection |
| 4. Cancer | 21. Heart Valve Surgery | 38. Full-blown AIDS |
| 5. Coronary Artery By-Pass Surgery | 22. Loss of Independent Existence | 39. Terminal Illness |
| 6. Serious Coronary Artery Disease | 23. HIV Infection due to Blood Transfusion | 40. Apallic Syndrome |
| 7. Angioplasty And Other Invasive Treatments for Coronary Artery Disease | 24. Bacterial Meningitis | 41. Chronic Relapsing Pancreatitis |
| 8. End-Stage Liver Failure | 25. Major Head Trauma | 42. Creutzfeldt-Jakob Disease (Mad Cow Disease) |
| 9. Fulminant Viral Hepatitis | 26. Chronic Aplastic Anemia | 43. Elephantiasis |
| 10. Coma | 27. Motor Neuron Disease | 44. Poliomyelitis |
| 11. Benign Brain Tumour | 28. Parkinson's Disease | 45. Progressive Scleroderma |
| 12. Paralysis of Limbs | 29. Alzheimer's Disease/Severe Dementia | 46. Chronic Autoimmune Hepatitis |
| 13. Blindness | 30. Muscular Dystrophy | 47. Severe Eisenmenger's Syndrome |
| 14. Deafness | 31. Surgery To Aorta | 48. Ebola Hemorrhagic Fever |
| 15. Third Degree Burns | 32. Multiple Sclerosis | |
| 16. End-Stage Lung Disease | 33. Primary Pulmonary Arterial Hypertension | |
| 17. Encephalitis | 34. Medullary Cystic Disease | |

Note: Please read your Product Information Sheet or policy contract for details on the Critical Illnesses, the benefits' terms and conditions of this rider.

Please refer to the Product Illustration, Product Information Sheet, and policy contract for more details.

Your rider **excludes**:

- Medical condition that you had before buying this plan (i.e. pre-existing condition).
- The signs or symptoms of the Critical Illness is manifested prior to or within thirty (30) days from the Issue Date, Alteration Effective Date, or any Reinstatement Date of this Rider, whichever is the latest, except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Cancer, Coronary Artery Bypass Surgery, Heart Attack, or Serious Coronary Artery Disease, where the signs or symptoms are manifested prior to, or within sixty (60) days from the Issue Date, Alteration Effective Date, or any Reinstatement Date of this Rider, whichever is the latest.
- 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 Immunodeficiency Virus (HIV) infection.
- Any Critical Illness:
 - was diagnosed, whether directly or indirectly, due to a congenital defect or disease, which was manifested or was diagnosed before the insured life attained seventeen (17) years of age;
 - caused by a self-inflicted injury, while sane or insane; or
 - resulting directly from alcohol or drug abuse.
- Death of the insured life within twenty-eight (28) days following the date of diagnosis of any of the Critical Illness.

Note: Please refer to the Product Information Sheet or policy contract for the details of exclusions.

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



Call us at
03-7650 1288



Visit us at:
<https://www.hla.com.my/en/home.html>



Email us at:
customerservice@hla.hongleong.com.my



Scan the QR code
for the Product Information Sheet

This Product Disclosure Sheet consists of 6 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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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 disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or rider terminated.
 - 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.

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