

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 Living Care Waiver of Premium Rider?

**Living Care Waiver of Premium Rider** is a unit deducting rider which provides payor benefit upon death, Total and Permanent Disability (TPD), Old Age Disablement (OAD), or diagnosis of 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 Policy Owner, unless stated otherwise.  
Please refer to the Product Illustration for more details of the insurance charges.

Payor Benefit	<ul style="list-style-type: none"><li>We shall pay the Rider Sum Assured <b>(RM100,000.00)</b> into the Policy to offset future premium up to the expiry date of the rider or termination of the basic policy, whichever is earlier upon death, TPD (prior to attaining age 65), OAD (after attaining age 65), or diagnosis of any of the Critical Illnesses covered (except Angioplasty and Other Invasive Treatments for Coronary Artery Disease).</li><li>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 or termination of the basic policy, whichever is earlier, subject to maximum of <b>RM25,000.00</b>. The payment shall reduce the Payor Benefit of this rider.</li><li>We shall terminate this rider after approval of any benefit claim under this rider except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease Benefit.</li></ul>
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The Critical Illnesses <u>covered</u> under this rider include:		
1. Stroke	18. Major Organ/Bone Marrow Transplant	36. Systemic Lupus Erythematosus With Severe Kidney Complications
2. Heart Attack	19. Loss of Speech	37. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
3. Kidney Failure	20. Brain Surgery	38. Full-blown AIDS
4. Cancer	21. Heart Valve Surgery	39. Terminal Illness
5. Coronary Artery By-Pass Surgery	22. Loss of Independent Existence	40. Apallic Syndrome
6. Serious Coronary Artery Disease	23. HIV Infection due to Blood Transfusion	41. Chronic Relapsing Pancreatitis
7. Angioplasty and Other Invasive Treatments for Coronary Artery Disease	24. Bacterial Meningitis	42. Creutzfeldt-Jakob Disease (Mad Cow Disease)
8. End-Stage Liver Failure	25. Major Head Trauma	43. Elephantiasis
9. Fulminant Viral Hepatitis	26. Chronic Aplastic Anemia	44. Poliomyelitis
10. Coma	27. Motor Neuron Disease	45. Progressive Scleroderma
11. Benign Brain Tumor	28. Parkinson's Disease	46. Chronic Autoimmune Hepatitis
12. Paralysis of Limbs	29. Alzheimer's Disease/Severe Dementia	47. Severe Eisenmenger's Syndrome
13. Blindness	30. Muscular Dystrophy	48. Ebola Hemorrhagic Fever
14. Deafness	31. Surgery To Aorta	
15. Third Degree Burns	32. Multiple Sclerosis	
16. End-Stage Lung Disease	33. Primary Pulmonary Arterial Hypertension	
17. Encephalitis	34. Medullary Cystic Disease	
	35. Cardiomyopathy	
<b>Note:</b> Please read your Product Information Sheet or policy contract for details on the Critical Illnesses covered, 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:**

- Suicide - if death was due to suicide within **12** months from the Issue Date, Alteration Effective Date, or the Reinstatement Date, whichever is the latest.
- Disability giving rise to Total and Permanent Disability (TPD)/Old Age Disablement (OAD) claims exists at the Issue Date, Alteration Effective Date, or Reinstatement Date, whichever is the latest.
- TPD/OAD:
  - i) from any self-inflicted bodily injury while sane or insane;
  - ii) from flying in an aircraft (except as an aircrew member of, or as an ordinary fare paying passenger, on a regularly scheduled flight of a commercial airline); or
  - iii) from anything whatsoever while serving as a member of the armed forces, police, and paramilitary forces as a result of declared or undeclared war, riots, or civil commotion.
- 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.
- Critical Illness:
  - i) 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;
  - ii) resulting directly from alcohol or drug abuse; or
  - iii) 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.

**Note:** You must refer to the Product Information Sheet or policy contract for the full list 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](mailto:customerservice@hla.hongleong.com.my)



Scan the QR code  
for the Product Information Sheet

**3 Know Your Obligations****For this rider, you must pay a premium of:**

Premium	Not applicable. This is a unit deducting rider.
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**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](http://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.**