

Hong Leong Business Secure PRODUCT INFORMATION 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.

You should read this document together with Sales Illustration and Product Disclosure Sheet.

1. Product Overview

This is a limited pay non-participating term plan which provides coverage for the death or Total and Permanent Disability (prior to attaining age 65).

2. Benefits/Coverage

Benefits	Description
Death Benefit	<ul style="list-style-type: none"> Upon death, we shall pay the Basic Sum Assured. We shall terminate this policy after approval of this benefit claim.
Total and Permanent Disability (TPD) Benefit	<ul style="list-style-type: none"> Upon TPD prior to attaining age 65, we shall pay the Basic Sum Assured. We shall pay the TPD Benefit in accordance with the TPD Provision. Total TPD Benefits per Life payable under all policies insuring the Life Assured shall not exceed the TPD Benefit Limit per Life of RM10,000,000. The Total TPD Benefit per Life refers to the TPD coverage of all in force policies for each Life Assured at the point of claim event. If the TPD Benefit exceeds RM4,000,000, we shall pay the first RM4,000,000 in a lump sum and any balance shall be paid in 2 equal instalments on the first anniversary and second anniversary from the first payment of TPD benefit. Upon payment of the TPD Benefit, we will reduce the Basic Sum Assured accordingly. We shall pay any balance of the Basic Sum Assured upon death during the policy term.

3. Key terms and conditions

- 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 within 15 days from the date of delivery of the policy. HLA will refund to you any premium paid and any applicable tax (less any medical fee incurred).
- The premium is guaranteed.
- Automatic Premium Loan – the policy may use the net cash value (cash value after deducting any amount owed to us) as a loan to pay for the premium when the premium is not paid. The policy will lapse when there is no net cash value. However, you are given a 30 days' grace period for payment of premium.
- You should satisfy yourself that this policy will best serve your needs and that the premium payable under this policy is an amount you can afford.
- You can cancel your policy at any time by giving us written notice, and you are entitled to a cash surrender value (if any). However, the amount payable will be less than the total amount of premium that you have paid.
- 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.
- Please refer to the Sales Illustration pertaining to your policy (if applicable) provided to you by your insurer.
- All applications are subject to underwriting approval.

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

4. Exclusions

Benefits	Exclusion Description
Death Benefit	If the Life Assured whether sane or insane, commits suicide within twelve (12) months from the Issue Date, Alteration Effective Date, or the Reinstatement Date, whichever is the latest, this Policy shall become void and we shall return the premiums and any applicable tax paid without interest after deducting any amount due to us under this Policy.
Total and Permanent Disability (TPD) Benefit	No benefit shall be payable for TPD resulting: <ul style="list-style-type: none"> from a disability that exists at the Alteration Effective Date or the Reinstatement Date, whichever is the latest; from self-inflicted bodily injury while sane or insane; from flying in an aircraft except as an air crew member or as an ordinary fare paying passenger on a regular scheduled flight of a commercial airline; or 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.

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

This Product Information Sheet consists of 2 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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5. Additional Information

If you have any enquiries, please contact us at:

Customer Service Department
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

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

Intermediary:
Hong Leong Bank Berhad
Level 19, Menara Hong Leong
No. 6, Jalan Damanlela
Bukit Damansara
50490 Kuala Lumpur

Tel: 03 - 7626 8899
Homepage: www.hlb.com.my
Email: hlonline@hlbb.hongleong.com.my

The benefit(s) payable under eligible policy/products is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Hong Leong Assurance Berhad or PIDM (visit www.pidm.gov.my).

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. 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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