

**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 life insurance. Other customers have read this Product Disclosure Sheet and found it helpful; **you should read it too.**

**1 What is Hong Leong Business Secure Premier (Non-Financed)?**

**Hong Leong Business Secure Premier (Non-Financed)** is a limited pay non-participating level term plan which provides coverage for death or Total and Permanent Disability (TPD) (prior to attaining age 65) for 31 years. Upon maturity, we shall pay Maturity Benefit. Assignment of ownership to the bank is required for this plan.

**2 Know Your Coverage/Benefits**

As an illustration, depending on the premium payment mode, for the following premium payable in the **first year**, you will receive the following life insurance **coverage/benefits**.

Annually (RM)	Semi-Annually (RM)	Quarterly (RM)	Monthly (RM)
32,082.38	16,041.19	8,020.59	2,673.52

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

Death Benefit	<ul style="list-style-type: none"> <li>Upon death, we shall pay the Basic Sum Assured <b>(RM500,000.00)</b>.</li> <li>We shall terminate this policy after approval of this benefit claim.</li> </ul>						
Total and Permanent Disability (TPD) Benefit	<ul style="list-style-type: none"> <li>Upon TPD prior to attaining age 65, we shall pay the Basic Sum Assured.</li> <li>We shall pay the TPD Benefit in accordance with the TPD Provision and TPD Benefit Limit per Life cap of <b>RM10,000,000.00</b>.</li> <li>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 occurs during the policy term.</li> </ul>						
Maturity Benefit	Upon the end of the policy term, depending on any prior claim made on TPD, we shall pay the following at policy maturity: <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="background-color: #ffffcc;">Prior Claim Made</th> <th style="background-color: #ffffcc;">Maturity Benefit Payable</th> </tr> </thead> <tbody> <tr> <td>There is no prior claim made on TPD</td> <td>100% of the total premium paid (inclusive of loading premium and without interest)</td> </tr> <tr> <td>There is prior claim made on TPD</td> <td> <math display="block">\frac{\text{Any balance of Basic Sum Assured}}{\text{Basic Sum Assured}} \times \text{Total premium paid (including any loading and without interest)}</math> </td> </tr> </tbody> </table>	Prior Claim Made	Maturity Benefit Payable	There is no prior claim made on TPD	100% of the total premium paid (inclusive of loading premium and without interest)	There is prior claim made on TPD	$\frac{\text{Any balance of Basic Sum Assured}}{\text{Basic Sum Assured}} \times \text{Total premium paid (including any loading and without interest)}$
Prior Claim Made	Maturity Benefit Payable						
There is no prior claim made on TPD	100% of the total premium paid (inclusive of loading premium and without interest)						
There is prior claim made on TPD	$\frac{\text{Any balance of Basic Sum Assured}}{\text{Basic Sum Assured}} \times \text{Total premium paid (including any loading and without interest)}$						

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

Your life insurance **excludes**:

- Suicide – if death was due to suicide within **12 months** from the Issue Date.
- TPD resulting directly or indirectly from any self-inflicted bodily injury while sane or insane.

**Note:** This list is **non-exhaustive**. You must refer to the Product Information Sheet or the policy contract for the full list of exclusions.

**If you have any questions or require assistance on your life insurance, 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

<b>For this life insurance, you must pay a premium of:</b>				
Premium	Depending on the premium payment mode, the following premium is payable in the <b>first year</b> .			
	<b>Annually (RM)</b>	<b>Semi-Annually (RM)</b>	<b>Quarterly (RM)</b>	<b>Monthly (RM)</b>
	<b>32,082.38</b>	<b>16,041.19</b>	<b>8,020.59</b>	<b>2,673.52</b>
Please refer to the Sales Illustration for more details of the premium payable for all years.				
Duration: 2 years				
<b>You also have to pay the following fees and charges:</b>				
Total Commission	<b>9.50% of total premium or RM6,095.66.</b> Please refer to the Sales Illustration for more details.			
Other applicable charges	Service Tax (if applicable). Please refer to the Sales 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 policy terminated.
  - Premium payment beyond the grace period may result in policy lapse and may affect future benefit payable.
  - 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.
- 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 policy?

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

- Free-look period:** You may cancel your policy within 15 days after your policy has been delivered to you. The premium that you have paid (less any medical fee incurred) will be refunded to you.
- After free-look period:** You may cancel your policy and we shall pay you the surrender value, less any amount you owe us.

**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](http://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.**

# Service Guide - Our Service To You

Hong Leong Bank Berhad offers a range of Hong Leong Assurance insurance products across its Branches nationwide. If you intend to purchase a life insurance product from our Personal Bankers/ Bank Representatives, you can enjoy these value added services below:

Before you buy a policy	When you decide to buy a policy	During the term of the policy
<p><b>Assist you in choosing the right insurance plan</b></p> <ul style="list-style-type: none"> <li>Go through the Customer Fact Find form with you to better understand your insurance needs and financial goals.</li> <li>Recommend a suitable insurance plan after assessing your needs.</li> </ul> <p><b>Explain product features</b></p> <ul style="list-style-type: none"> <li>Explain the product features, benefits payable, exclusions, premiums and fee/charges.</li> <li>Provide Product Disclosure Sheet to assist you in making an informed decision and to facilitate product comparison.</li> </ul>	<p><b>Assist you with the policy application</b></p> <ul style="list-style-type: none"> <li>Explain the importance of answering the questions in the proposal form fully and accurately.</li> <li>Submit your application for underwriting after you have signed the proposal form.</li> <li>Arrange for medical examination with one of our panel clinics, if required.</li> <li>Provide information on making a nomination to ensure policy moneys are received by your beneficiaries in the event of death.</li> </ul> <p><b>Explain the policy terms and conditions</b></p> <ul style="list-style-type: none"> <li>Go through the policy terms &amp; conditions with you to ensure that this is the right insurance plan that you have purchased.</li> <li>You may cancel your policy within 15 days after your policy has been delivered to you. The premiums that you have paid (less any medical fees incurred and subject to any IL fund(s)' unit price fluctuations) will be refunded to you.</li> <li>Your policy document will be delivered to you (by hand, via post or electronically) within 7 days from the policy issue date.</li> </ul>	<p><b>Continuous policy servicing</b></p> <ul style="list-style-type: none"> <li>Assist in submitting your service requests to Hong Leong Assurance Berhad, e.g. policy modifications, change of address and frequency of premium payments.</li> </ul> <p><b>Assist you with making a claim</b></p> <ul style="list-style-type: none"> <li>Assist in submitting your claim forms and documents to Hong Leong Assurance Berhad.</li> </ul>

## Contact Information

If you have enquiries or require additional information, please feel free to contact Hong Leong Bank Berhad's Customer Care Centre Hotline at 1-800-38-8888 or Hong Leong Assurance Berhad's Customer Care Centre Hotline at 03-7650 1288.

## Customer Portal for your life policy

Please visit Hong Leong Assurance Berhad's Customer Portal at <https://hla360.hla.com.my/CMS/HLA360/login/1.aspx> for online access to your policy information.