

## Hong Leong Business Secure Premier PRODUCT INFORMATION SHEET

Important Note: This product is underwritten by Hong Leong Assurance Berhad (HLA), 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). Upon maturity, we shall pay Maturity Benefit.

### 2. Benefits/Coverage

Benefits	Description						
<b>Death Benefit</b>	<ul style="list-style-type: none"> <li>Upon death, we shall pay the Basic Sum Assured.</li> <li>We shall terminate this policy after approval of this benefit claim.</li> </ul>						
<b>Total and Permanent Disability (TPD) Benefit</b>	<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.</li> <li>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.</li> <li>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.</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>						
<b>Maturity Benefit</b>	<p>Upon survival of the Life Assured at the end of the policy term, depending on any prior claim made on TPD, we shall pay the following at policy maturity.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 35%;">Prior Claim Made</th><th style="width: 65%;">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)						
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### 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 - we 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.*

**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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#### 4. Exclusions

Benefits	Exclusion Description
<b>Death Benefit</b>	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.
<b>Total and Permanent Disability (TPD) Benefit</b>	No benefit shall be payable for TPD resulting: <ul style="list-style-type: none"> <li>from a disability that exists at the Issue Date, Alteration Effective Date, or the Reinstatement Date, whichever is the latest;</li> <li>from self-inflicted bodily injury while sane or insane;</li> <li>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</li> <li>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.</li> </ul>

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

#### 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](http://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](http://www.hlb.com.my)**  
**Email: [hlonline@hlbb.hongleong.com.my](mailto: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](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.

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