



**HongLeong Assurance**

# 180 CI CARE RIDER

The Ultimate Critical Illness Protection



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# 180 CI CARE Rider

## The Ultimate Critical Illness Protection

With 62 Critical Illness categories encompassing 170 conditions and Ancillary Benefits for 10 conditions, there is still much to be done when it comes to protecting ourselves. Though advancements in medical technologies can help detect early stage symptoms or perhaps find a cure, we sometimes cannot prevent our condition from deteriorating.

To cope up emotionally and financially when you're struck with Critical Illness, or if your health further deteriorates, what you need is the 180 CI Care Rider, an all-encompassing Critical Illness coverage rider.

This ultimate Critical Illness protection covers you from **all angles of the 170 conditions** in **multi-stages** of Critical Illnesses, from early, intermediate to advanced stage, as well as **Ancillary Benefits** such as Angioplasty, Diabetes and Mental Illness.

With the **multi-pay** benefit embedded, this rider will continue to protect you even when you are struck by another Critical Illness, up to **800%** of Sum Assured as Critical Illness Benefit, and an additional **50%** of Sum Assured on Ancillary Benefits for Mental Illness, Diabetes and Angioplasty. In totality, you can claim up to **850%** of Sum Assured.

### Early Detection, Avoid Deterioration

Each category of the covered critical illness is claimable up to 100% of Sum Assured. If your Critical Illness is detected early, you will get 50% of Sum Assured and this will be deducted from the respective category of 100% of Sum Assured. However, if your condition deteriorates, the balance of 50% of Sum Assured is payable to you.

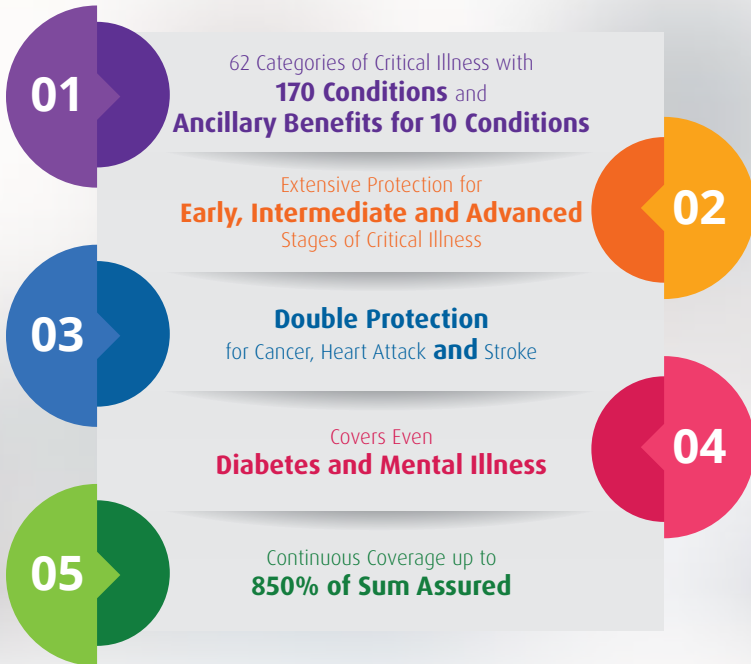
This Rider covers 62 categories of Critical Illness, from respiratory conditions, kidney problem and heart disease to neuro and cancer. These are mostly life-threatening diseases that often require intensive care. As such, this financial support is essential.

### Subsequent Event. We Still PAY!

Cancer, Heart Attack and Stroke with their high prevalence are ranked the top 3 Critical Illnesses. Worry no more as this rider offers double the protection. For each category of Cancer, Heart Attack or Stroke, you can claim up to 200% of Sum Assured.

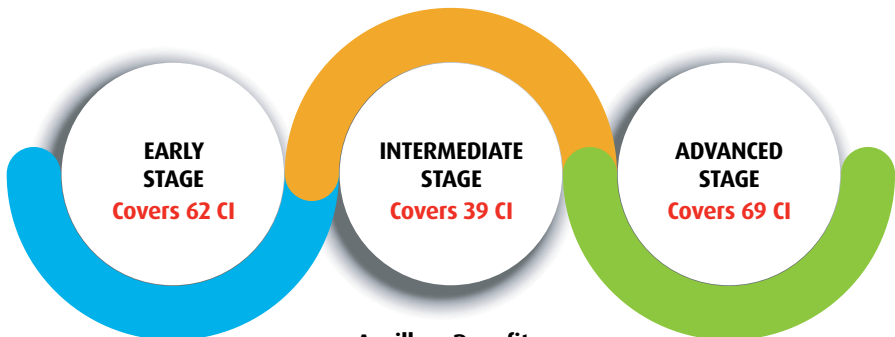


## BENEFITS AT A GLANCE

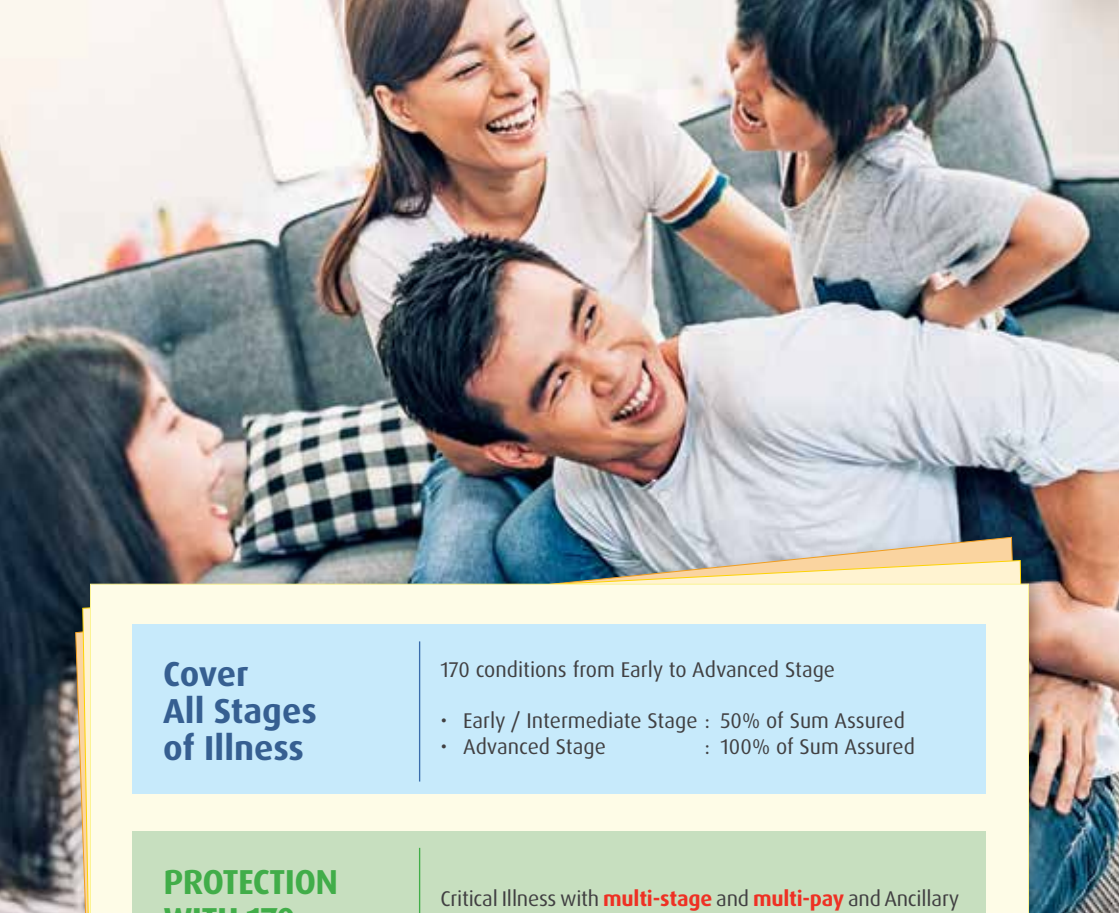


## KEY BENEFITS

62 Categories of Critical Illness with **170 Conditions and Ancillary Benefits for 10 Conditions**



**Ancillary Benefits:**  
4 Conditions of Diabetes  
5 Conditions of Mental Illness  
Angioplasty and Other Invasive Treatments for Coronary Artery Disease



## Cover All Stages of Illness

170 conditions from Early to Advanced Stage

- Early / Intermediate Stage : 50% of Sum Assured
- Advanced Stage : 100% of Sum Assured

## PROTECTION WITH 170 CI COVERAGE

Critical Illness with **multi-stage** and **multi-pay** and Ancillary Benefits up to 850% of Sum Assured

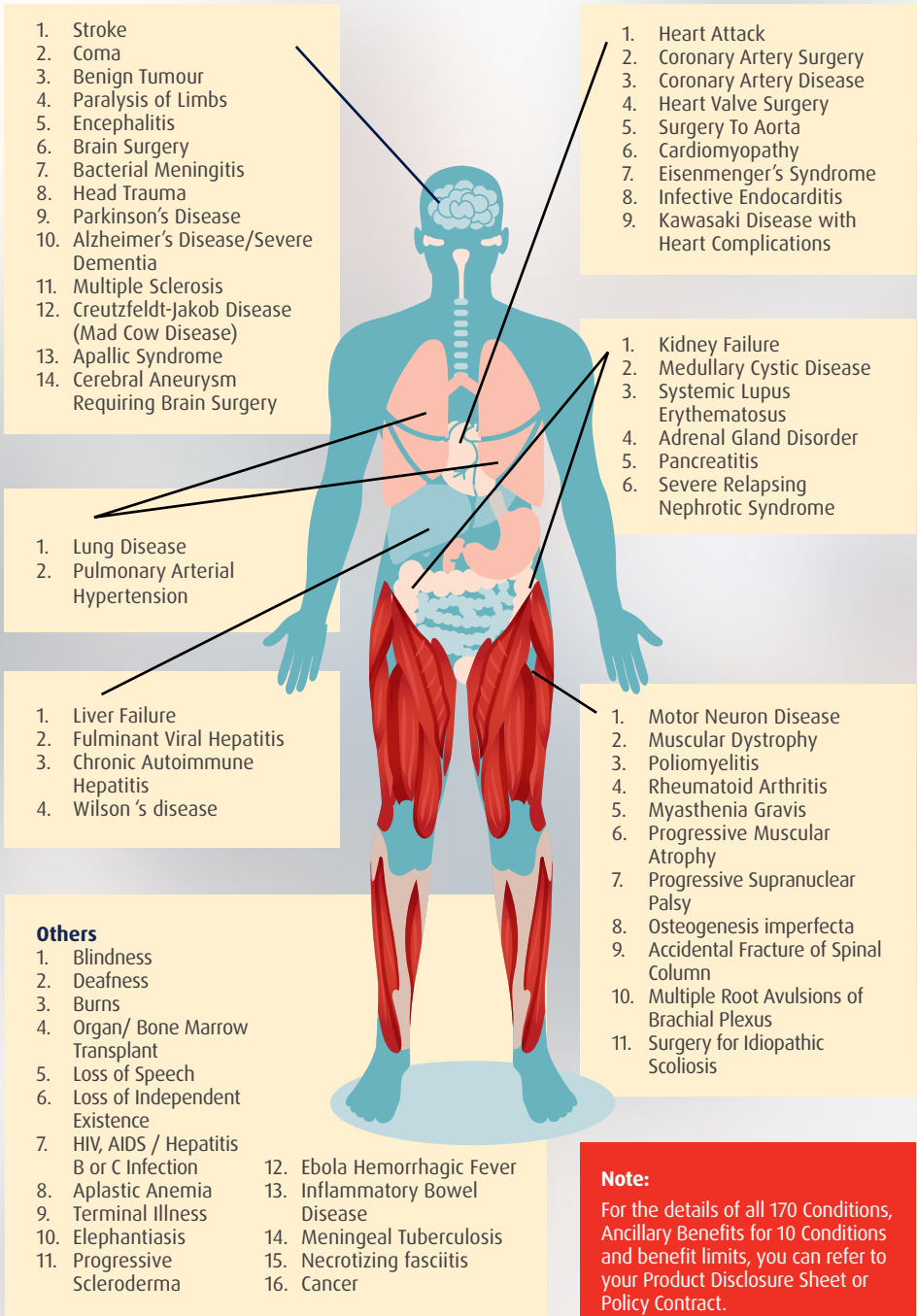
## DOUBLE PROTECTION

Claimable up to 200% of Sum Assured for each category of Cancer, Heart Attack and Stroke

## ANCILLARY BENEFITS FOR 10 CONDITIONS

- Angioplasty : 10% of Sum Assured
- 5 Mental Illness : 20% of Sum Assured
- 4 Type 2 Diabetes Related : 20% of Sum Assured

## 62 Categories of Critical Illnesses Covered



**Note:**  
For the details of all 170 Conditions, Ancillary Benefits for 10 Conditions and benefit limits, you can refer to your Product Disclosure Sheet or Policy Contract.

**62 Categories, 170 Conditions of Early to Advanced Stages and Ancillary Benefits for 10 Conditions**

**A. Multistage for total 170 CI Conditions**

No.	Critical Illness Category	Early Stage	Intermediate Stage	Advanced Stage
1.	Stroke	<ul style="list-style-type: none"> <li>Brain Aneurysm Surgery</li> <li>Cerebral Shunt Insertion</li> </ul>	<ul style="list-style-type: none"> <li>Carotid Artery Surgery</li> <li>Stroke Treatment By Carotid Angioplasty And Stent Placement</li> </ul>	<ul style="list-style-type: none"> <li>Stroke - resulting in permanent neurological deficit with persisting clinical symptoms</li> <li>Stroke Requiring Carotid Endarterectomy Surgery</li> </ul>
2.	Heart Attack	<ul style="list-style-type: none"> <li>Cardiac Pacemaker Insertion</li> <li>Pericardectomy</li> </ul>	<ul style="list-style-type: none"> <li>Cardiac Defibrillator Insertion</li> </ul>	<ul style="list-style-type: none"> <li>Heart Attack - of specified severity</li> </ul>
3.	Cancer	<ul style="list-style-type: none"> <li>Carcinoma In-Situ</li> <li>Early Prostate Cancer</li> <li>Early Thyroid Cancer</li> <li>Early Bladder Cancer</li> <li>Early Chronic Lymphocytic Leukaemia</li> <li>Gastro-intestinal Stromal Cancer</li> </ul>	<ul style="list-style-type: none"> <li>Carcinoma In-Situ Of Specified Organs Treated With Radical Surgery</li> </ul>	<ul style="list-style-type: none"> <li>Cancer - of specified severity and does not cover very early cancers</li> </ul>
4.	Kidney Failure	<ul style="list-style-type: none"> <li>Surgical Removal Of One Kidney</li> </ul>	<ul style="list-style-type: none"> <li>Chronic Kidney Disease</li> </ul>	<ul style="list-style-type: none"> <li>Kidney Failure - requiring dialysis or kidney transplant</li> </ul>
5.	Coronary Artery Disease	<ul style="list-style-type: none"> <li>Mild Coronary Artery Disease</li> </ul>	<ul style="list-style-type: none"> <li>Moderate Coronary Artery Disease</li> </ul>	<ul style="list-style-type: none"> <li>Serious Coronary Artery Disease</li> </ul>
6.	Coronary Artery Surgery	<ul style="list-style-type: none"> <li>Transmyocardial Laser Therapy</li> </ul>	<ul style="list-style-type: none"> <li>Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)</li> </ul>	<ul style="list-style-type: none"> <li>Coronary Artery By-Pass Surgery</li> </ul>
7.	Liver Failure	<ul style="list-style-type: none"> <li>Partial Hepatectomy</li> </ul>	<ul style="list-style-type: none"> <li>Liver Cirrhosis</li> </ul>	<ul style="list-style-type: none"> <li>End-Stage Liver Failure</li> </ul>
8.	Fulminant Viral Hepatitis	<ul style="list-style-type: none"> <li>Biliary Tract Reconstruction Surgery</li> </ul>	<ul style="list-style-type: none"> <li>Chronic Primary Sclerosing Cholangitis</li> </ul>	<ul style="list-style-type: none"> <li>Fulminant Viral Hepatitis</li> </ul>
9.	Coma	<ul style="list-style-type: none"> <li>Coma For 48 Hours</li> </ul>	<ul style="list-style-type: none"> <li>Coma For 72 Hours</li> <li>Severe Epilepsy</li> </ul>	<ul style="list-style-type: none"> <li>Coma - resulting in permanent neurological deficit with persisting clinical symptoms</li> </ul>
10.	Benign Tumour	<ul style="list-style-type: none"> <li>Surgical Excision Of A Spinal Meningioma</li> <li>Surgical Removal Of Pituitary Tumour (By Transsphenoidal / Transnasal Hypophysectomy)</li> <li>Pheochromocytoma</li> </ul>	<ul style="list-style-type: none"> <li>Surgical Removal Of Pituitary Tumour (By Open Craniotomy)</li> </ul>	<ul style="list-style-type: none"> <li>Benign Brain Tumour - of specified severity</li> </ul>

**62 Categories, 170 Conditions of Early to Advanced Stages and Ancillary Benefits for 10 Conditions**

**A. Multistage for total 170 CI Conditions**

No.	Critical Illness Category	Early Stage	Intermediate Stage	Advanced Stage
11.	Paralysis Of Limbs	<ul style="list-style-type: none"> <li>Loss Of Use Of One Limb</li> </ul>	Nil	<ul style="list-style-type: none"> <li>Paralysis Of Limbs</li> </ul>
12.	Blindness	<ul style="list-style-type: none"> <li>Loss Of Sight In One Eye</li> </ul>	<ul style="list-style-type: none"> <li>Optic Nerve Atrophy</li> <li>Retinitis Pigmentosa</li> </ul>	<ul style="list-style-type: none"> <li>Blindness - Permanent and Irreversible</li> </ul>
13.	Deafness	<ul style="list-style-type: none"> <li>Partial Loss Of Hearing</li> <li>Cavernous Sinus Thrombosis Surgery</li> </ul>	<ul style="list-style-type: none"> <li>Cochlear Implant Surgery</li> </ul>	<ul style="list-style-type: none"> <li>Deafness - Permanent and Irreversible</li> </ul>
14.	Burns	<ul style="list-style-type: none"> <li>Mild Severe Burns</li> </ul>	<ul style="list-style-type: none"> <li>Moderately Severe Burns</li> </ul>	<ul style="list-style-type: none"> <li>Third Degree Burns - of specified severity</li> </ul>
15.	Lung Disease	<ul style="list-style-type: none"> <li>Severe Asthma With Status Asthmaticus</li> </ul>	<ul style="list-style-type: none"> <li>Surgical Removal Of One Lung</li> </ul>	<ul style="list-style-type: none"> <li>End-Stage Lung Disease</li> <li>Severe Pulmonary Fibrosis</li> </ul>
16.	Encephalitis	<ul style="list-style-type: none"> <li>Viral Encephalitis With Full Recovery</li> </ul>	<ul style="list-style-type: none"> <li>Mild Viral Encephalitis</li> </ul>	<ul style="list-style-type: none"> <li>Encephalitis - resulting in permanent inability to perform Activities of Daily Living</li> </ul>
17.	Organ / Bone Marrow Transplant	<ul style="list-style-type: none"> <li>Small Bowel Transplant</li> <li>Corneal Transplant</li> </ul>	<ul style="list-style-type: none"> <li>Major Organ / Bone Marrow Transplant (On Waitlist)</li> </ul>	<ul style="list-style-type: none"> <li>Major Organ/Bone Marrow Transplant</li> </ul>
18.	Loss Of Speech	<ul style="list-style-type: none"> <li>Tracheostomy</li> </ul>	<ul style="list-style-type: none"> <li>Loss Of Speech Due To Neurological Disease Or Injury</li> </ul>	<ul style="list-style-type: none"> <li>Loss Of Speech</li> </ul>
19.	Brain Surgery	Nil	Nil	<ul style="list-style-type: none"> <li>Brain Surgery</li> </ul>
20.	Heart Valve Surgery	<ul style="list-style-type: none"> <li>Percutaneous Or Minimally Invasive Valvuloplasty Or Valvotomy</li> </ul>	<ul style="list-style-type: none"> <li>Percutaneous Valve Replacement</li> </ul>	<ul style="list-style-type: none"> <li>Heart Valve Surgery</li> </ul>
21.	Bacterial Meningitis	<ul style="list-style-type: none"> <li>Bacterial Meningitis With Full Recovery</li> </ul>	<ul style="list-style-type: none"> <li>Bacterial Meningitis With Reversible Neurological Deficit</li> </ul>	<ul style="list-style-type: none"> <li>Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living</li> </ul>
22.	Head Trauma	<ul style="list-style-type: none"> <li>Mild Head Trauma</li> <li>Head Trauma Due To Accident Requiring Re-constructive Surgery</li> <li>Cervical Spinal Cord Injury Due To Accident</li> <li>Surgery For Subdural Haematoma Due To Accident</li> </ul>	<ul style="list-style-type: none"> <li>Head Trauma Due To Accident Requiring Open Craniotomy</li> </ul>	<ul style="list-style-type: none"> <li>Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living</li> </ul>

## 62 Categories, 170 Conditions of Early to Advanced Stages and Ancillary Benefits for 10 Conditions

### A. Multistage for total 170 CI Conditions

No.	Critical Illness Category	Early Stage	Intermediate Stage	Advanced Stage
23.	Aplastic Anaemia	<ul style="list-style-type: none"> <li>Reversible Aplastic Anaemia</li> </ul>	<ul style="list-style-type: none"> <li>Myelodysplastic Syndrome Or Myelofibrosis</li> </ul>	<ul style="list-style-type: none"> <li>Chronic Aplastic Anaemia - resulting in permanent Bone Marrow Failure</li> </ul>
24.	Motor Neuron Disease	<ul style="list-style-type: none"> <li>Peripheral Neuropathy</li> </ul>	<ul style="list-style-type: none"> <li>Early Motor Neuron Disease</li> </ul>	<ul style="list-style-type: none"> <li>Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms</li> </ul>
25.	Parkinson's Disease	<ul style="list-style-type: none"> <li>Early Parkinson's Disease</li> </ul>	<ul style="list-style-type: none"> <li>Moderately Severe Parkinson's Disease</li> </ul>	<ul style="list-style-type: none"> <li>Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living</li> </ul>
26.	Alzheimer's Disease/ Severe Dementia	<ul style="list-style-type: none"> <li>Diagnosis Of Dementia Including Alzheimer's Disease</li> </ul>	<ul style="list-style-type: none"> <li>Moderately Severe Dementia Including Alzheimer's Disease</li> </ul>	<ul style="list-style-type: none"> <li>Alzheimer's Disease / Severe Dementia</li> </ul>
27.	Surgery To Aorta	<ul style="list-style-type: none"> <li>Large Asymptomatic Aortic Aneurysm Or Aortic Dissection</li> </ul>	<ul style="list-style-type: none"> <li>Minimally Invasive Surgery To Aorta</li> </ul>	<ul style="list-style-type: none"> <li>Surgery To Aorta</li> </ul>
28.	Multiple Sclerosis	<ul style="list-style-type: none"> <li>Early Multiple Sclerosis</li> </ul>	<ul style="list-style-type: none"> <li>Guillain-Barre Syndrome</li> </ul>	<ul style="list-style-type: none"> <li>Multiple Sclerosis</li> </ul>
29.	Pulmonary Arterial Hypertension	<ul style="list-style-type: none"> <li>Early Pulmonary Arterial Hypertension</li> </ul>	<ul style="list-style-type: none"> <li>Secondary Pulmonary Arterial Hypertension</li> </ul>	<ul style="list-style-type: none"> <li>Primary Pulmonary Arterial Hypertension - of specified severity</li> </ul>
30.	Medullary Cystic Disease	<ul style="list-style-type: none"> <li>Chronic Glomerulonephritis</li> </ul>	Nil	<ul style="list-style-type: none"> <li>Medullary Cystic Disease</li> </ul>
31.	Cardiomyopathy	<ul style="list-style-type: none"> <li>Hypertrophic Cardiomyopathy</li> </ul>	<ul style="list-style-type: none"> <li>Constrictive Pericarditis With Surgery</li> </ul>	<ul style="list-style-type: none"> <li>Cardiomyopathy - of specified severity</li> </ul>
32.	Systemic Lupus Erythematosus	<ul style="list-style-type: none"> <li>Mild Systemic Lupus Erythematosus</li> </ul>	<ul style="list-style-type: none"> <li>Moderately Severe Systemic Lupus Erythematosus With Lupus Nephritis</li> </ul>	<ul style="list-style-type: none"> <li>Systemic Lupus Erythematosus With Severe Kidney Complications</li> </ul>
33.	Muscular Dystrophy	<ul style="list-style-type: none"> <li>Spinal Cord Disease Or Injury Resulting In Bowel And Bladder Dysfunction</li> </ul>	<ul style="list-style-type: none"> <li>Moderately Severe Muscular Dystrophy</li> </ul>	<ul style="list-style-type: none"> <li>Muscular Dystrophy</li> </ul>
34.	Poliomyelitis	Nil	<ul style="list-style-type: none"> <li>Moderate Poliomyelitis</li> </ul>	<ul style="list-style-type: none"> <li>Poliomyelitis</li> </ul>
35.	Pancreatitis	Nil	<ul style="list-style-type: none"> <li>Moderately Chronic Relapsing Pancreatitis</li> </ul>	<ul style="list-style-type: none"> <li>Chronic Relapsing Pancreatitis</li> <li>Acute Necrohemorrhagic Pancreatitis</li> </ul>



## 62 Categories, 170 Conditions of Early to Advanced Stages and Ancillary Benefits for 10 Conditions

### A. Multistage for total 170 CI Conditions

No.	Critical Illness Category	Early Stage	Intermediate Stage	Advanced Stage
36.	Progressive Scleroderma	<ul style="list-style-type: none"> <li>• Early Progressive Scleroderma</li> </ul>	<ul style="list-style-type: none"> <li>• Progressive Scleroderma With CREST Syndrome</li> </ul>	<ul style="list-style-type: none"> <li>• Progressive Scleroderma</li> </ul>
37.	HIV, AIDS / Hepatitis B Or C Infection	<ul style="list-style-type: none"> <li>• HIV Infection Due To Assault</li> <li>• Occupationally Acquired Hepatitis B Or C</li> </ul>	<ul style="list-style-type: none"> <li>• HIV Infection Due To Organ Transplant</li> </ul>	<ul style="list-style-type: none"> <li>• HIV Infection Due To Blood Transfusion</li> <li>• Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection</li> <li>• Full-Blown AIDS</li> </ul>
38.	Apallic Syndrome	<ul style="list-style-type: none"> <li>• Akinetic Mutism</li> </ul>	<ul style="list-style-type: none"> <li>• Locked In Syndrome</li> </ul>	<ul style="list-style-type: none"> <li>• Apallic Syndrome</li> </ul>
39.	Loss Of Independent Existence	<ul style="list-style-type: none"> <li>• Loss Of Fingers</li> </ul>	<ul style="list-style-type: none"> <li>• Loss Of Independent Existence (Intermediate Stage)</li> </ul>	<ul style="list-style-type: none"> <li>• Loss Of Independent Existence</li> </ul>
40.	Terminal Illness	Nil	Nil	<ul style="list-style-type: none"> <li>• Terminal Illness</li> </ul>
41.	Eisenmenger's Syndrome	<ul style="list-style-type: none"> <li>• Less Severe Eisenmenger's Syndrome</li> </ul>	Nil	<ul style="list-style-type: none"> <li>• Severe Eisenmenger's Syndrome</li> </ul>
42.	Infective Endocarditis	<ul style="list-style-type: none"> <li>• Moderately Severe Infective Endocarditis</li> </ul>	Nil	<ul style="list-style-type: none"> <li>• Infective Endocarditis</li> </ul>
43.	Myasthenia Gravis	<ul style="list-style-type: none"> <li>• Less Severe Myasthenia Gravis</li> </ul>	Nil	<ul style="list-style-type: none"> <li>• Myasthenia Gravis</li> </ul>
44.	Progressive Supranuclear Palsy	<ul style="list-style-type: none"> <li>• Early Progressive Supranuclear Palsy</li> </ul>	Nil	<ul style="list-style-type: none"> <li>• Progressive Supranuclear Palsy</li> </ul>
45.	Chronic Autoimmune Hepatitis	<ul style="list-style-type: none"> <li>• Early Chronic Autoimmune Hepatitis</li> </ul>	Nil	<ul style="list-style-type: none"> <li>• Chronic Autoimmune Hepatitis</li> </ul>
46.	Adrenal Gland Disorder	<ul style="list-style-type: none"> <li>• Adrenalectomy For Adrenal Adenoma</li> </ul>	Nil	<ul style="list-style-type: none"> <li>• Chronic Adrenal Insufficiency</li> </ul>
47.	Osteogenesis Imperfecta	<ul style="list-style-type: none"> <li>• Severe Osteoporosis With Fractures</li> </ul>	Nil	<ul style="list-style-type: none"> <li>• Osteogenesis Imperfecta</li> </ul>
48.	Meningeal Tuberculosis	<ul style="list-style-type: none"> <li>• Tuberculous Myelitis</li> </ul>	Nil	<ul style="list-style-type: none"> <li>• Meningeal Tuberculosis</li> </ul>

**62 Categories, 170 Conditions of Early to Advanced Stages and Ancillary Benefits for 10 Conditions**

**A. Multistage for total 170 CI Conditions**

No.	Critical Illness Category	Early Stage	Intermediate Stage	Advanced Stage
49.	Inflammatory Bowel Disease	<ul style="list-style-type: none"> <li>Chronic Crohn's Disease</li> <li>Chronic Ulcerative Colitis</li> </ul>	Nil	<ul style="list-style-type: none"> <li>Crohn's Disease With Intestinal Fistula, Obstruction Or Perforation</li> <li>Ulcerative Colitis With Total Colectomy</li> <li>Resection of the whole small intestine (duodenum, jejunum and ilium)</li> </ul>
50.	Creutzfeldt – Jakob Disease (Mad Cow Disease)	Nil	Nil	<ul style="list-style-type: none"> <li>Creutzfeldt – Jakob Disease (Mad Cow Disease)</li> </ul>
51.	Cerebral Aneurysm Requiring Brain Surgery	Nil	Nil	<ul style="list-style-type: none"> <li>Cerebral Aneurysm Requiring Brain Surgery</li> </ul>
52.	Kawasaki Disease with Heart Complications	Nil	Nil	<ul style="list-style-type: none"> <li>Kawasaki Disease with Heart Complications</li> </ul>
53.	Severe Relapsing Nephrotic Syndrome	Nil	Nil	<ul style="list-style-type: none"> <li>Severe Relapsing Nephrotic Syndrome</li> </ul>
54.	Wilson's Disease	Nil	Nil	<ul style="list-style-type: none"> <li>Wilson's Disease</li> </ul>
55.	Rheumatoid Arthritis	<ul style="list-style-type: none"> <li>Mild Rheumatoid Arthritis</li> </ul>	Nil	<ul style="list-style-type: none"> <li>Severe Rheumatoid Arthritis</li> </ul>
56.	Progressive Muscular Atrophy	Nil	Nil	<ul style="list-style-type: none"> <li>Progressive Muscular Atrophy</li> </ul>
57.	Accidental Fracture of Spinal Column	Nil	Nil	<ul style="list-style-type: none"> <li>Accidental Fracture of Spinal Column</li> </ul>
58.	Multiple Root Avulsions of Brachial Plexus	Nil	Nil	<ul style="list-style-type: none"> <li>Multiple Root Avulsions of Brachial Plexus</li> </ul>
59.	Surgery for Idiopathic Scoliosis	Nil	Nil	<ul style="list-style-type: none"> <li>Surgery for Idiopathic Scoliosis</li> </ul>

## 62 Categories, 170 Conditions of Early to Advanced Stages and Ancillary Benefits for 10 Conditions

### A. Multistage for total 170 CI Conditions

No.	Critical Illness Category	Early Stage	Intermediate Stage	Advanced Stage
60.	Elephantiasis	Nil	Nil	• Elephantiasis
61.	Ebola Haemorrhagic Fever	Nil	Nil	• Ebola Haemorrhagic Fever
62.	Necrotizing Fasciitis	Nil	Nil	• Necrotizing Fasciitis

### B. Ancillary Benefits for 10 CI Conditions

Type of Benefit	Covered Critical Illness
Angioplasty And Other Invasive Treatments For Coronary Artery Disease Benefit	Angioplasty And Other Invasive Treatments For Coronary Artery Disease
Mental Illness	<ul style="list-style-type: none"> <li>• Severe Major Depressive Disorder (MDD)</li> <li>• Bipolar Disorder</li> <li>• Severe Obsessive-Compulsive Disorder (OCD)</li> <li>• Schizophrenia</li> <li>• Schizoaffective Disorder</li> </ul>
Diabetes Related Illness	<ul style="list-style-type: none"> <li>• Surgery for Type 2 Diabetic Retinopathy</li> <li>• Limb Amputation due to Type 2 Diabetic Complications</li> <li>• Severe Diabetic Nephropathy resulting in Kidney Failure</li> <li>• Diabetes complicated by a Heart Attack with permanent reduction of ejection fraction</li> </ul>

#### Note:

For the details of all 170 Conditions, Ancillary Benefits for 10 Conditions and benefit limits, you can refer to your Product Disclosure Sheet or Policy Contract.

<b>Entry Age</b>	<p><b>Minimum</b> Unborn : 13 weeks of gestation Others : 30 days old</p> <p><b>Maximum</b> Unborn : Before birth Others : 70 years old</p>
<b>Rider Term</b>	Up to age 100
<b>Terms and Conditions</b>	<ol style="list-style-type: none"> <li>1. The rates of insurance charges are not guaranteed and may be revised from time to time with 90 days' prior written notice. Such revision will be effected on the next anniversary.</li> <li>2. All applications are subject to underwriting approval.</li> <li>3. Please refer to the Product Disclosure Sheet for details on the waiting period, exclusions, and other term and conditions.</li> </ol>
<b>Insurance Charges</b>	Insurance charge is deducted on monthly basis for the entire Rider term based on attained age, sex, smoker status and health status of the Life Assured.

## Important Notes

1. This brochure is intended to assist you to understand the basic and important features of a Medical and Health Insurance (MHI) product so that you are able to make an informed decision before purchasing the product. Please refer to the sample policy contract for details of the important health insurance features of the plan that you intend to purchase.
2. You should ensure that important information regarding the plan is disclosed to you and that you understood the information disclosed. Where there is ambiguity, please seek an explanation/clarification from the company or its intermediary. To find out more about the basics of health insurance, please refer to the consumer education booklet on medical and health insurance available at most branches of insurance and takaful companies. You may also log on to [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my) for more information.
3. Prior to making a decision to purchase any Medical and Health Insurance (MHI) policy, you should be satisfied that this plan will best serve your needs and resources and the amount payable under the policy is an amount you can afford.

## IMPORTANT:

Hong Leong Assurance Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

For further information, call your friendly HLA agent today: