

PRODUCT DISCLOSURE SHEET	Hong Leong Assurance Berhad
Read this Product Disclosure Sheet before you decide to take up the Critical Care Protect (_____ Plan) . Be sure to also read the general terms and conditions.	Critical Care Protect (_____ Plan)
	<< system date >>

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.

1. What is this product about?

This is a non-participating plan which provides coverage on death, critical conditions (CC) or Total and Permanent Disability (TPD)/ Old Age Disablement (OAD) for ____ years.

2. What are the covers/ benefits provided?

This plan covers the following benefits:

Designated Plan	_____ Plan
Benefit	Amount Payable (RM)
Basic Sum Assured (BSA)	*
Death/ Critical Condition Benefit	Higher of BSA or Total Premium Paid
Critical Condition Monthly Income Assistance Benefit (12 months)	*
TPD/OAD Monthly Income Assistance Benefit (12 months)	*

*You would obtain a copy of PDS specific to you.

1) Death Benefit

Upon death of the Life Assured, higher of the Basic Sum Assured (BSA) or total premium paid would be payable in one lump sum.

2) Critical Condition Benefit

Upon diagnosis of any covered critical conditions (i.e. cancer, heart attack, stroke, kidney failure or diabetes complications (i.e. eye, kidney or nerve complications)), Critical Condition Benefit (which would be accelerated from the Death Benefit) would be payable.

3) Critical Condition Monthly Income Assistance Benefit

Upon diagnosis of any covered critical conditions (i.e. cancer, heart attack, stroke, kidney failure or diabetes complications (i.e. eye, kidney or nerve complications)), monthly payments for up to 12 months would also be payable. The benefit payable shall cease upon death of the Life Assured.

4) TPD/ OAD Monthly Income Assistance Benefit

In the event of TPD (prior to attaining age 65)/ OAD (after attaining age 65) of the Life Assured, monthly payments for up to 12 months would be payable, provided the Life Assured is still alive and continues to suffer TPD/ OAD.

HONG LEONG ASSURANCE BERHAD

Hong Leong Assurance Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the takaful certificates or insurance policies offered by Hong Leong Assurance Berhad are protected against loss of part or all of takaful or insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Hong Leong Assurance Berhad or visit PIDM website (www.pidm.gov.my) or call PIDM toll free line (1-800-88-1266).



3. How much premium do I have to pay?

- The premium that you have to pay varies depending on your plan choice, attained age and sex. The premium will increase according to your attained age. Refer to Appendix for the monthly premium rates based on attained age.
- The premium rates are applicable to standard risks.
- The estimated initial premium that you have to pay (before GST) is as follows:-

Plan	Initial Premium (RM)
	Monthly
Critical Care Protect (_____ Plan)	*

- Premium Duration:

Plan	Insured Lives	Premium Payable until Insured Life's Age	Premium Payment Term (years)
Critical Care Protect (_____ Plan)	Life Assured	70 years old	*

- Premium is not guaranteed and is subject to review by the Company at any time and from time to time by giving you at least ninety (90) days' written notice.

Note:

It is important that you receive and keep the receipt(s) of your payments as proof of payment of premiums.

4. What are the fees and charges I have to pay?

No other fees or charges are applicable to this product except commission. This product is exempted from Goods and Services Tax (GST).

Commission in percentage of premium is borne by the Policy Owner. The commission is paid from the premium as illustrated below:

Policy Year	Attained Age (years old)	Annual Premium Payable before GST (RM)	Commission Borne by Policy Owner and Paid from the Premium	
			Critical Care Protect (_____ Plan)	
			Proportion of Premium Deduction for Commission (%)	Actual Amount (RM)
1	*	*	*	*
2	*	*	*	*
3	*	*	*	*
4	*	*	*	*
5	*	*	*	*
6	*	*	*	*
7	*	*	*	*

*You would obtain a copy of PDS specific to you.

5. What are some of the key terms and conditions that I should be aware of?

- 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 by returning the policy within fifteen (15) days from the date of delivery of the policy. The premium and any applicable tax that you have paid (less any medical fee incurred) will be refunded to you without interest.
- Waiting period - the eligibility for Critical Condition Benefit and Critical Condition Monthly Income Assistance Benefit under the policy will only start thirty (30) days after the Issue Date, Alteration Effective Date or the Reinstatement Date of the policy, whichever is the latest, except for cancer and heart attack which would only start sixty (60) days after the Issue Date, Alteration Effective Date or the Reinstatement Date of the policy, whichever is the latest.
- You are given a thirty (30) days' grace period for payment of subsequent premium. If you do not pay your premium within the grace period, your policy may lapse.
- You should satisfy yourself that this policy will best serve your needs and that the premium under this plan is an amount you can afford.
- The coverage will cease on the day after the expiry date and liability of the insurance company shall cease immediately after the expiry date.
- 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.

- All applications are subject to underwriting approval.
- The general time frame for issuance of policy contract is fifteen (15) working days after the complete documentation and premium are received.

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

6. What are the major exclusions under this policy?

1) 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 premium and any applicable tax paid without interest after deducting any amount due to us under this policy.

2) Critical Condition Benefit

The Company shall not cover critical conditions caused directly or indirectly, by any one of the following occurrences:

- Pre-existing Condition;
- Diagnosis of the Critical Condition specified below within thirty (30) days from Issue Date, Alteration Effective Date or any Reinstatement Date, whichever is the latest.
 - Stroke
 - Kidney Failure
 - Diabetic Complications
- Diagnosis of the Critical Condition specified below within sixty (60) days from Issue Date, Alteration Effective Date or any Reinstatement Date, whichever is the latest.
 - Cancer
 - Heart Attack
- Other than the first incidence of the Critical Condition;
- The Critical Condition, 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 Immuno-deficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test to detect the presence of any HIV infection as a condition precedent before accepting any claim. The exception is when HIV infection is due to blood transfusion.
For the purpose of this Policy,
 - the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; and
 - infection shall be deemed to have occurred where blood or other relevant test(s) indicate, in the Company's sole and absolute opinion, either the presence of any Human Immunodeficiency Virus or antibodies to such virus;
- Any Critical Condition was diagnosed, whether directly or indirectly, due to a congenital defect or disease, which was manifested or was diagnosed before the Life Assured attained seventeen (17) years of age;
- Any Critical Condition caused by a self-inflicted injury, while sane or insane; or
- Any Critical Condition resulting directly from alcohol or drug abuse.

3) Critical Condition Monthly Income Assistance Benefit

The Company shall not cover critical conditions caused directly or indirectly, by any one of the following occurrences:

- Pre-existing Condition;
- Diagnosis of the Critical Condition specified below within thirty (30) days from Issue Date, Alteration Effective Date or any Reinstatement Date, whichever is the latest.
 - Stroke
 - Kidney Failure
 - Diabetic Complications
- Diagnosis of the Critical Condition specified below within sixty (60) days from Issue Date, Alteration Effective Date or any Reinstatement Date, whichever is the latest.
 - Cancer
 - Heart Attack
- Other than the first incidence of the Critical Condition;
- The Critical Condition, 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 Immuno-deficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test to detect the presence of any HIV infection as a condition precedent before accepting any claim. The exception is when HIV infection is due to blood transfusion.
For the purpose of this Policy,
 - the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition; and
 - infection shall be deemed to have occurred where blood or other relevant test(s) indicate, in the Company's sole and absolute opinion, either the presence of any Human Immunodeficiency Virus or antibodies to such virus;
- Any Critical Condition was diagnosed, whether directly or indirectly, due to a congenital defect or disease, which was manifested or was diagnosed before the Life Assured attained seventeen (17) years of

- age;
- (g) Any Critical Condition caused by a self-inflicted injury, while sane or insane;
 - (h) Any Critical Condition resulting directly from alcohol or drug abuse; or
 - (i) Death of the Life Assured within twenty-eight (28) days following the date of diagnosis of any of the Critical Conditions.

4) TPD/ OAD Monthly Income Assistance Benefit

The policy shall not cover TPD/ OAD resulted directly or indirectly;

- from any self-inflicted bodily injury while sane or insane;
- 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
- 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 exclusion under this policy.

7. Can I cancel my policy?

You may cancel your policy:

- (1) By calling us if the policy document has not been issued.
 - (2) By giving a written notice if policy document has been issued.
- There will not be any cash surrender value payable upon cancellation.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details (including that of the nominee and/or trustee) to ensure that all correspondences reach you and/or nominee/trustee in a timely manner.

9. Where can I get further information?

Should you require additional information about life insurance and medical and health insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance' and 'Medical and Health Insurance', available at all our branches or you can obtain a copy from our Customer Service or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

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

Fax: 03 - 7650 1299

Website: www.hla.com.my

10. Other similar types of cover available

Please refer to our Customer Service for other similar types of cover available.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at <<system date>>.

APPENDIX:

Monthly Premium Rates for Critical Care Protect

Attained Age (Age last birthday)	_____ Plan (RM)
0- 4	*
5- 9	*
10-14	*
15-19	*
20-24	*
25-29	*
30-34	*
35-39	*
40-44	*
45-49	*
50-54	*
55-59	*
60-64^	*
65-69^	*

*You would obtain a copy of PDS specific to you.

^ Ages 61-69 are for renewal only

Note:
Premium rates shown above are based on plan choice and only applicable to standard risks.
Premium rates shown above are not guaranteed and are subject to review by the Company at any time and from time to time by giving you at least ninety (90) days' written notice.