

PRODUCT DISCLOSURE SHEET	Hong Leong Assurance Berhad
Read this Product Disclosure Sheet before you decide to take out the <i>HLA Life Essential</i> . Be sure to also read the general terms and conditions.	HLA Life Essential
	<<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 yearly renewable non-participating traditional plan and will be automatically renewed at the end of every Policy Year without underwriting and the maximum renewal age is age 99 of the Life Assured provided always that the renewal is within the validity period. The validity period for this product is until 15 April 2125 and may be extended by the Company at any time by giving you 90 days' of notice in writing prior to the Renewal Date. The Basic Plan pays a lump sum benefit upon death.

2. What are the covers / benefits provided?

Basic Plan

The Basic Sum Assured for this plan is RM<<Basic Sum Assured>> and the duration of the coverage is 1 year or upon termination, whichever occur first. This is a yearly renewable non-participating traditional plan subject to the last renewal age of 99 within the validity period.

Death Benefit

In the event of Death of the Life Assured during the coverage period, the Death Benefit of RM <<basic sum assured >> shall be payable.

In the event of the death of the Life Assured occurring before the age of five (5), the Basic Sum Assured shall be reduced as shown in Table (I) below:

Table (I) – Provision for Juvenile

Age at Death (last birthday)	Percentage of Basic Sum Assured Reduced to
30 days – 1 year	20%
2 years	40%
3 years	60%
4 years	80%

Attaching Rider(s)

Rider(s)	Sum Assured/ Benefit	Coverage Period	Insured Lives	Description of Benefits
Accelerated Critical Illness Rider	<<RSA>>	1 Yearly Renewable, Last Renewable age is 99	Life Assured	RM<<RSA>> is payable upon diagnosis of any of the 48 critical illnesses of the Life Assured during the coverage period. Upon payment of the Rider Sum Assured, the basic policy sum assured will be reduced accordingly. 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 90-days' of notice in writing prior to the Renewal Date. Provision for Juvenile shall apply to this rider.

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Win MP (UL UDR) Version x.x Last Updated dd mmm yy – E&OE –

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				<p>The following 48 critical illnesses are covered:</p> <table border="0"> <tr> <td>1. Stroke</td> <td>25. Major Head Trauma</td> </tr> <tr> <td>2. Heart Attack</td> <td>26. Chronic Aplastic Anemia</td> </tr> <tr> <td>3. Kidney Failure</td> <td>27. Motor Neuron Disease</td> </tr> <tr> <td>4. Cancer</td> <td>28. Parkinson's Disease</td> </tr> <tr> <td>5. Coronary Artery By-Pass Surgery</td> <td>29. Alzheimer's Disease/Severe Dementia</td> </tr> <tr> <td>6. Serious Coronary Artery Disease</td> <td>30. Muscular Dystrophy</td> </tr> <tr> <td>7. Angioplasty and Other Invasive Treatments for Coronary Artery Disease[1]</td> <td>31. Surgery To Aorta</td> </tr> <tr> <td>8. End-Stage Liver Failure</td> <td>32. Multiple Sclerosis</td> </tr> <tr> <td>9. Fulminant Viral Hepatitis</td> <td>33. Primary Pulmonary Arterial Hypertension</td> </tr> <tr> <td>10. Coma</td> <td>34. Medullary Cystic Disease</td> </tr> <tr> <td>11. Benign Brain Tumor</td> <td>35. Cardiomyopathy</td> </tr> <tr> <td>12. Paralysis of limbs</td> <td>36. Systemic Lupus Erythematosus With Severe Kidney Complications</td> </tr> <tr> <td>13. Blindness</td> <td>37. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection</td> </tr> <tr> <td>14. Deafness</td> <td>38. Full-blown AIDS</td> </tr> <tr> <td>15. Third Degree Burns</td> <td>39. Terminal Illness</td> </tr> <tr> <td>16. End-Stage Lung Disease</td> <td>40. Apallic Syndrome</td> </tr> <tr> <td>17. Encephalitis</td> <td>41. Chronic Relapsing Pancreatitis</td> </tr> <tr> <td>18. Major Organ/ Bone Marrow Transplant</td> <td>42. Creutzfeldt-Jakob Disease (Mad Cow Disease)</td> </tr> <tr> <td>19. Loss of Speech</td> <td>43. Elephantiasis</td> </tr> <tr> <td>20. Brain Surgery</td> <td>44. Poliomyelitis</td> </tr> <tr> <td>21. Heart Valve Surgery</td> <td>45. Progressive Scleroderma</td> </tr> <tr> <td>22. Loss of Independent Existence</td> <td>46. Chronic Autoimmune Hepatitis</td> </tr> <tr> <td>23. HIV Infection Due To Blood Transfusion</td> <td>47. Severe Eisenmenger's Syndrome</td> </tr> <tr> <td>24. Bacterial Meningitis</td> <td>48. Ebola Hemorrhagic Fever</td> </tr> </table> <p>[1] Benefit payment under this illness is limited to 10% of the Critical Illness coverage under this policy subject to a maximum of RM 25,000. This benefit is payable once only and shall be deducted from the coverage of this rider, thereby reducing the amount of lump sum payment upon Critical Illness.</p> <p>Please refer to the policy contract for the precise definition of each critical illness.</p>	1. Stroke	25. Major Head Trauma	2. Heart Attack	26. Chronic Aplastic Anemia	3. Kidney Failure	27. Motor Neuron Disease	4. Cancer	28. Parkinson's Disease	5. Coronary Artery By-Pass Surgery	29. Alzheimer's Disease/Severe Dementia	6. Serious Coronary Artery Disease	30. Muscular Dystrophy	7. Angioplasty and Other Invasive Treatments for Coronary Artery Disease[1]	31. Surgery To Aorta	8. End-Stage Liver Failure	32. Multiple Sclerosis	9. Fulminant Viral Hepatitis	33. Primary Pulmonary Arterial Hypertension	10. Coma	34. Medullary Cystic Disease	11. Benign Brain Tumor	35. Cardiomyopathy	12. Paralysis of limbs	36. Systemic Lupus Erythematosus With Severe Kidney Complications	13. Blindness	37. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	14. Deafness	38. Full-blown AIDS	15. Third Degree Burns	39. Terminal Illness	16. End-Stage Lung Disease	40. Apallic Syndrome	17. Encephalitis	41. Chronic Relapsing Pancreatitis	18. Major Organ/ Bone Marrow Transplant	42. Creutzfeldt-Jakob Disease (Mad Cow Disease)	19. Loss of Speech	43. Elephantiasis	20. Brain Surgery	44. Poliomyelitis	21. Heart Valve Surgery	45. Progressive Scleroderma	22. Loss of Independent Existence	46. Chronic Autoimmune Hepatitis	23. HIV Infection Due To Blood Transfusion	47. Severe Eisenmenger's Syndrome	24. Bacterial Meningitis	48. Ebola Hemorrhagic Fever
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Disability Lump Sum Rider	<<RSA>>	1 Yearly Renewable, Last Renewable age is 99	Life Assured	<p>In the event of TPD (prior to attaining age 65)/ OAD (after attaining age 65) of Life Assured, whichever is the earliest, the TPD/ OAD benefit equivalent to RM <<RSA>> shall be payable.</p> <p>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 90-days' of notice in writing prior to the Renewal Date</p> <p>Provision for Juvenile shall apply to this rider.</p> <p>TPD benefit will be paid in accordance to Provision for TPD Benefit Limit per Life for TPD before age 16 (last birthday).</p> <p>Provision for TPD Benefit Limit per Life</p> <table border="1"> <thead> <tr> <th>Age at TPD (last birthday)</th> <th>TPD Benefit Limit per Life</th> </tr> </thead> <tbody> <tr> <td>Less than 7</td> <td>RM 100,000</td> </tr> <tr> <td>7 to less than 15</td> <td>RM 500,000</td> </tr> </tbody> </table>	Age at TPD (last birthday)	TPD Benefit Limit per Life	Less than 7	RM 100,000	7 to less than 15	RM 500,000
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Less than 7	RM 100,000									
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				The TPD Benefit per Life refers to TPD coverage of all in force policies for each Life Assured at the point of claim event after applications of Provision for Juvenile.						
Disability Lump Sum Rider (TPD only)	<<RSA>>	1 Yearly Renewable, Last Renewable age is 64	Life Assured	<p>In the event of TPD (prior to attaining age 65) of Life Assured, the TPD benefit equivalent to RM <<RSA>> shall be payable.</p> <p>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 90-days' of notice in writing prior to the Renewal Date</p> <p>Provision for Juvenile shall apply to this rider.</p> <p>TPD benefit will be paid in accordance to Provision for TPD Benefit Limit per Life for TPD before age 16 (last birthday).</p> <p>Provision for TPD Benefit Limit per Life</p> <table border="1"> <thead> <tr> <th>Age at TPD (last birthday)</th> <th>TPD Benefit Limit per Life</th> </tr> </thead> <tbody> <tr> <td>Less than 7</td> <td>RM 100,000</td> </tr> <tr> <td>7 to less than 15</td> <td>RM 500,000</td> </tr> </tbody> </table> <p>The TPD Benefit per Life refers to TPD coverage of all in force policies for each Life Assured at the point of claim event after applications of Provision for Juvenile</p>	Age at TPD (last birthday)	TPD Benefit Limit per Life	Less than 7	RM 100,000	7 to less than 15	RM 500,000
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7 to less than 15	RM 500,000									
HLA MediStarter Rider (<<Occ Class>>)	180 Pre-Retirement Deductible : (RM<<Pre-Retirement Deductible amount>>) Post-Retirement Deductible : (RM<<Post-Retirement Deductible amount>>)	1 Yearly Renewable, Last Renewable age is 99	Life Assured	Please refer to the Product Disclosure Sheet of HLA MediStarter Rider for the description of benefits.						
Personal Accident Rider (<<Occ Class>>)	<<RSA>>	<<Rider Term>> Provided basic plan is renewed	Life Assured	<p>The following benefits are payable during the coverage period:</p> <ul style="list-style-type: none"> - Accidental Death <ul style="list-style-type: none"> i. Death due to Accident – Rider Sum Assured is payable ii. Double Indemnity - Rider Sum Assured payable is doubled if accidental death of Life Assured occurred <ul style="list-style-type: none"> (a) while the Life Assured is on mechanically propelled, Public Conveyance including Taxi and e-hailing services; or 						

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				<p>(b) while the Life Assured is in an Elevator (excluding Elevator in mines and construction sites); or</p> <p>(c) in consequence of the burning of Public Building.</p> <ul style="list-style-type: none"> - Total & Permanent Disability due to accident - refer to Schedule of Indemnities in the Rider - Compassionate Allowance Benefit - RM500 will be payable in one lump sum in the event of death of the Life Assured due to any cause
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Note:

- TPD refers to Total & Permanent Disability prior to attaining the age of sixty-five (65) and OAD refers to Old Age Disablement after attaining the age of sixty-five (65). These definitions apply consistently across all marketing collaterals.
 <<Show the following sentence when Disability Lump Sum Rider or Disability Lump Sum Rider (TPD Only) is attached.>>

3. How much premium do I have to pay?

- The total premium you have to pay may vary depending on the underwriting requirements of the insurance company.

The estimated premium for first Policy Year that you have to pay is as follows, please refer to Sales Illustration for estimated premium payable upon renewal.

Plan/Rider	Type	Initial Premium Payable			
		Annually (RM)	Semi-annually (RM)	Quarterly (RM)	Monthly (RM)
HLA Life Essential	Basic Plan	<< Basic Annual Premium >>	<< Basic Semi - annual Premium >>	<< Basic Quarterly Premium >>	<< Basic Monthly Premium >>
Accelerated Critical Illness Rider	Rider	<< Rider Annual Premium >>	<< Rider Semi - annual Premium >>	<< Rider Quarterly Premium >>	<< Rider Monthly Premium >>
Critical Illness Rider	Rider	<< Rider Annual Premium >>	<< Rider Semi - annual Premium >>	<< Rider Quarterly Premium >>	<< Rider Monthly Premium >>
Disability Lump Sum Rider	Rider	<< Rider Annual Premium >>	<< Rider Semi - annual Premium >>	<< Rider Quarterly Premium >>	<< Rider Monthly Premium >>
Disability Lump Sum Rider (TPD only)	Rider	<< Rider Annual Premium >>	<< Rider Semi - annual Premium >>	<< Rider Quarterly Premium >>	<< Rider Monthly Premium >>
HLA MediStarter Rider (<<Occ Class>>)	Rider	<< Rider Annual Premium >>	<< Rider Semi - annual Premium >>	<< Rider Quarterly Premium >>	<< Rider Monthly Premium >>
Personal Accident Rider (<<Occ Class>>)	Rider	<< Rider Annual Premium >>	<< Rider Semi - annual Premium >>	<< Rider Quarterly Premium >>	<< Rider Monthly Premium >>
Total Premium		<< Total annual premium >>	<< Total semi - annual premium >>	<< Total quarterly premium >>	<< Total monthly premium >>

- The premium will vary throughout the policy term according to your attained age. Please refer to the Annual Premium table for the premium amount based on attained age.
- 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 90-day written notice.
- It is important that you receive and keep the receipt(s) of your payments as proof of payment of premiums

Premium duration:

Plan/Rider	Type	Insured Lives	Premium payable based on Life Assured's age at the beginning of the Policy Year
HLA Life Essential	Basic Plan	Life Assured	Until << entry age >>, yearly renewable until age 99
Accelerated Critical Illness Rider	Rider	Life Assured	Until << entry age >>, yearly renewable until age 99
Critical Illness Rider	Rider	Life Assured	Until << entry age >>, yearly renewable until age 99
Disability Lump Sum Rider	Rider	Life Assured	Until << entry age >>, yearly renewable until age 99
Disability Lump Sum Rider (TPD only)	Rider	Life Assured	Until << entry age >>, yearly renewable until age 64
HLA MediStarter Rider (<<Occ Class>>)	Rider	Life Assured	Until << entry age >>, yearly renewable until age 99
Personal Accident Rider (<<Occ Class>>)	Rider	Life Assured	Until << 75 - entry age >>, provided basic plan is renewed

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

Plan/Rider	Type	Commission (%)
HLA Life Essential	Basic Plan	The proportion of premium deduction for commission paid is 10%.
Accelerated Critical Illness Rider	Rider	The proportion of premium deduction for commission paid is 15%.
Critical Illness Rider	Rider	The proportion of premium deduction for commission paid is 15%.
Disability Lump Sum Rider	Rider	The proportion of premium deduction for commission paid is 10%.
Disability Lump Sum Rider (TPD only)	Rider	The proportion of premium deduction for commission paid is 10%.
HLA MediStarter Rider (<<Occ Class>>) ^[4]	Rider	The proportion of premium deduction for commission paid is 15%.

The amount of commission will vary depending on the annual premium paid.

Policy Year	Commission (%)
	Personal Accident Rider (<<Occ Class>>)
1	<<Reflect commission scale based on selected term>>
2	
3	
4	
5	
6	
Thereafter	

The premium and any reinvestment of claims or benefit paid, where applicable, for the provision of policy to business organization shall be subjected to 6% Service Tax.

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 premiums and any applicable tax that you have paid (less any medical fee incurred) will be refunded to you.
- You should satisfy yourself that this policy will best serve your needs and that the premium payable under this plan is an amount you can afford.
- 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.

6. What are the major exclusions under this policy?

Basic Plan

Death Benefit

If the Life Assured, whether sane or insane, commits suicide within twelve (12) months from the issue date or the Reinstatement Date, whichever is later, 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.

Attaching Rider(s)

Rider(s)	Exclusions
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<p>Accelerated Illness Rider Critical</p>	<p>The following situations, conditions or illnesses are excluded :</p> <p>(a) The signs or symptoms of the Critical Illness is manifested prior to or:</p> <p>A. within sixty (60) days from the Issue Date, Alteration Effective Date or any Reinstatement Date of this Rider, whichever is the latest in respect of:</p> <p>(i) Angioplasty and Other Invasive Treatments for Coronary Artery Disease;</p> <p>(ii) Cancer;</p> <p>(iii) Coronary Artery By-Pass Surgery;</p> <p>(iv) Heart Attack; or</p> <p>(v) Serious Coronary Artery Disease; or</p> <p>B. within thirty (30) days from the Issue Date, Alteration Effective Date or any Reinstatement Date of this Rider, whichever is the latest in respect of all other Critical Illness not set out in Item A above;</p> <p>(b) Pre-existing Illness;</p> <p>(c) The Critical Illness 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 to this is when the Critical Illness claimed for itself HIV infection is due to Blood Transfusion, Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection or Full-Blown AIDS, as defined in this Rider. For the purpose of this Rider,</p> <p>(i) 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</p> <p>(ii) 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;</p> <p>(d) Any Critical Illness 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;</p> <p>(e) Any Critical Illness caused by a self-inflicted injury, while sane or insane; or</p> <p>(f) Any Critical Illness resulting directly from alcohol or drug abuse;</p> <p>Please refer to the policy contract for the precise definition of each critical illness.</p>
<p>Critical Illness Rider</p>	<p>The following situations, conditions or illnesses are excluded :</p> <p>(a) The signs or symptoms of the Critical Illness is manifested prior to or:</p> <p>A. within sixty (60) days from the Issue Date, Alteration Effective Date or any Reinstatement Date of this Rider, whichever is the latest in respect of:</p> <p>(i) Angioplasty and Other Invasive Treatments for Coronary Artery Disease;</p> <p>(ii) Cancer;</p> <p>(iii) Coronary Artery By-Pass Surgery;</p> <p>(iv) Heart Attack; or</p> <p>(v) Serious Coronary Artery Disease; or</p> <p>B. within thirty (30) days from the Issue Date, Alteration Effective Date or any Reinstatement Date of this Rider, whichever is the latest in respect of all other Critical Illness not set out in Item A above;</p> <p>(b) Pre-existing Illness;</p> <p>(c) The Critical Illness 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 to this is when the Critical Illness claimed for itself HIV infection is due to Blood Transfusion, Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection or Full-Blown AIDS, as defined in this Rider. For the purpose of this Rider,</p> <p>(i) 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</p> <p>(ii) 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;</p> <p>(d) Any Critical Illness 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;</p> <p>(e) Any Critical Illness caused by a self-inflicted injury, while sane or insane;</p> <p>(f) Any Critical Illness resulting directly from alcohol or drug abuse; or</p> <p>(g) Death of the Life Assured within twenty eight (28) days following the date of diagnosis of any of the Critical Illness.</p> <p>Please refer to the policy contract for the precise definition of each critical illness.</p>

This product disclosure sheet consists of 13 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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<p>Disability Lump Sum Rider</p>	<p><u>Total & Permanent Disability Benefit</u></p> <p>The rider shall not cover Total & Permanent Disability resulted directly or indirectly;</p> <ul style="list-style-type: none"> (a) from any self-inflicted bodily injury while sane or insane; (b) 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 (c) 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. <p>The rider shall not pay any TPD benefits if the disability giving rise to a TPD claim exists at the Issue Date, Alteration Effective Date or the Reinstatement Date of this rider, whichever is the latest.</p> <p><u>Old Age Disablement Benefit</u></p> <p>The rider shall not cover Old Age Disablement resulted directly or indirectly;</p> <ul style="list-style-type: none"> (a) from any self-inflicted bodily injury while sane or insane; (b) 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 (c) 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. <p>The rider shall not pay any OAD benefits if the disability giving rise to a OAD claim exists at the Issue Date, Alteration Effective Date or the Reinstatement Date of this rider, whichever is the latest.</p>
<p>Disability Lump Sum Rider (TPD only)</p> <p><<Only show this rider if DLSR-TPD is selected>></p>	<p><u>Total & Permanent Disability Benefit</u></p> <p>The rider shall not cover Total & Permanent Disability resulted directly or indirectly;</p> <ul style="list-style-type: none"> (a) from any self-inflicted bodily injury while sane or insane; (b) 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 (c) 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. <p>The rider shall not pay any TPD benefits if the disability giving rise to a TPD claim exists at the Issue Date, Alteration Effective Date or the Reinstatement Date of this rider, whichever is the latest.</p>
<p>HLA MediStarter Rider <<Occ Class>></p>	<p>Please refer to the Product Disclosure Sheet of HLA MediStarter Rider for the exclusion.</p>

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Personal Accident Rider (<<Occ class>>)	<p>1. Accidental Death Benefit, Accidental Total & Permanent Disability Benefit and Double Indemnity Benefit The following occurrences are excluded:</p> <p>(a) Flying or taking part in any aerial activities except where traveling in an aircraft as a fare-paying passenger and not as aircrew nor for the purpose of any trade or technical operation in or on the aircraft;</p> <p>(b) Self-inflicted Injury, suicide or attempted suicide, provoked murder or assault or being under the influence of drugs/ narcotics/ alcohol of any kind;</p> <p>(c) Engaging in or taking part in professional or semi-professional sports;</p> <p>(d) Engaging in racing of any kind (other than on foot), mountain or rock climbing necessitating the use of ropes or guides, winter sports, underwater pastimes, water skiing, football, polo, hunting, show jumping, caving, pot-holing, boxing or wrestling;</p> <p>(e) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military or usurped power;</p> <p>(f) Direct participation in strikes, riots, rebellion, revolution, civil commotion or insurrection;</p> <p>(g) Active duty in the armed forces (whether voluntary or otherwise);</p> <p>(h) Sickness or disease of any kind caused by or infected by or in any way attributed to virus, parasite, bacteria or any micro-organism including where the virus, parasite, bacteria or micro-organism is introduced and/ or caused by bites of insects or is sexually transmitted;</p> <p>(i) Committing or attempting to commit any unlawful act;</p> <p>(j) Any injuries as a result of the mental disorder;</p> <p>(k) Miscarriage or any complications related to the same;</p> <p>(l) Any dental treatment unless necessitated by Injury covered under this Rider.</p> <p>2. Compassionate Allowance Benefit I. For death due to natural causes, suicide or attempted suicide is excluded. II. For death due to accidental causes, the following occurrences are excluded:</p> <p>(a) Flying or taking part in any aerial activities except where traveling in an aircraft as a fare-paying passenger and not as aircrew nor for the purpose of any trade or technical operation in or on the aircraft;</p> <p>(b) Self-inflicted Injury, suicide or attempted suicide, provoked murder or assault or being under the influence of drugs/ narcotics/ alcohol of any kind;</p> <p>(c) Engaging in or taking part in professional or semi-professional sports;</p> <p>(d) Engaging in racing of any kind (other than on foot), mountain or rock climbing necessitating the use of ropes or guides, winter sports, underwater pastimes, water skiing, football, polo, hunting, show jumping, caving, pot-holing, boxing or wrestling;</p> <p>(e) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military or usurped power;</p> <p>(f) Direct participation in strikes, riots, rebellion, revolution, civil commotion or insurrection;</p> <p>(g) Active duty in the armed forces (whether voluntary or otherwise);</p> <p>(h) Sickness or disease of any kind caused by or infected by or in any way attributed to virus, parasite, bacteria or any micro-organism including where the virus, parasite, bacteria or micro-organism is introduced and/ or caused by bites of insects or is sexually transmitted;</p> <p>(i) Committing or attempting to commit any unlawful act;</p> <p>(j) Any injuries as a result of the mental disorder;</p> <p>(k) Miscarriage or any complications related to the same;</p> <p>(l) Any dental treatment unless necessitated by Injury covered under this Rider.</p>
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Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

Basic Plan

You may cancel the policy by giving a written notice to Hong Leong Assurance Berhad. Upon cancellation, you are entitled to a partial refund of the premium which depends on your premium payment mode provided that you have not made a claim on the policy during the current Policy Year.

Attaching Rider(s)

Rider(s)	Cancellation Entitlement
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Accelerated Critical Illness Rider	You may cancel your rider by giving a written notice to the insurance company. Upon cancellation, you are entitled to a partial refund of the premium which depends on your premium payment mode provided that you have not made a claim on the rider during the current Rider Year.
Critical Illness Rider	You may cancel your rider by giving a written notice to the insurance company. Upon cancellation, you are entitled to a partial refund of the premium which depends on your premium payment mode provided that you have not made a claim on the rider during the current Rider Year.
Disability Lump Sum Rider	You may cancel your rider by giving a written notice to the insurance company. Upon cancellation, you are entitled to a partial refund of the premium which depends on your premium payment mode provided that you have not made a claim on the rider during the current Rider Year.
Disability Lump Sum Rider (TPD only)	You may cancel your rider by giving a written notice to the insurance company. Upon cancellation, you are entitled to a partial refund of the premium which depends on your premium payment mode provided that you have not made a claim on the rider during the current Rider Year.
HLA MediStarter Rider (<<Occ Class>>)	Please refer to the Product Disclosure Sheet of HLA MediStarter Rider for the cancellation.
Personal Accident (<<occ class>>)	If terminate this prematurely there will be no refund and the termination will take effect from the next premium due date if the Basic Policy remains in force.

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, please refer to the insuranceinfo booklet on 'Life Insurance', available at all our branches or you can obtain a copy from the insurance agent.

If you have any enquiries, please contact us at:

Customer Service Hotline: 03-76501288 or

**Customer Service Department
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 1818

Fax: 03 - 7650 1991

Website: www.hla.com.my

10. Other similar types of cover available

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

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 THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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

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Annual Premium

<< Riders to be shown when respective rider is attached.>>

Attained Age	HLA Life Essential		Accelerated Critical Illness Rider		Critical Illness Rider		Disability Lump Sum Rider		Disability Lump Sum Rider (TPD Only)		HLA MediStarter Rider ³
	Annual Premium (RM) ¹	Death Benefit (RM)	Annual Premium (RM) ¹	Critical Illness Benefit (RM)	Annual Premium (RM) ¹	Critical Illness Benefit (RM)	Annual Premium (RM) ¹	TPD/OAD Benefit (RM)	Annual Premium (RM) ²	TPD Benefit (RM)	Annual Premium (RM) ¹
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											
70 – 74											
75 – 79											
80 – 84											
85 – 89											
90 – 94											
95 – 99											

[1] The premium rate for age 71 and above are for renewal only.

[2] The premium rate for age 61 and above are for renewal only. <<Show when DLSR (TPD Only) is attached>>

[3] The premiums shown above are based on standard rates for <<Occupation Class>> with Pre-retirement deductible of <<amount>> and Post-retirement deductible of <<amount>>.

Note:

1. The premiums shown above are based on standard rates for <<Gender>>, <<Smoker/Non-Smoker>>, excluding any loading (if applicable).
2. Premium shown above are not guaranteed and is subject to review by the Company at any time and from time to time by giving you at least 90-day written notice.

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Service Guide – Our Service To You

Our Company offers life insurance products through our agency force, bank partners, online channel, etc. If you intend to purchase a life insurance product from our agents, you can enjoy these value-added services.

Before You Buy a Policy	When You Decide to Buy a Policy	During the Term of the Policy
<p>Deal only with Registered Agents</p> <ul style="list-style-type: none"> ❖ You can check the status of the agent via the Life Insurance Association of Malaysia (LIAM) website on Know Your Agent. ❖ Visit https://www.liam.org.my/index.php/customer-zone/know-your-agent for more details, or SMS: LIAMENQ<space>Language(E/M/C)<space>(A/B)<space>(MyKad/Old IC/LIAM No.) and SEND to 63633. (Example: LIAMENQ E A 750614101234) <p>Assist You With Choosing the Right Insurance Plan</p> <ul style="list-style-type: none"> ❖ Go through the Customer Fact Find form with you in order to understand your financial needs and financial goals. ❖ Recommend a suitable insurance plan after assessing your needs. <p>Explain Product Features</p> <ul style="list-style-type: none"> ❖ Explain the product features, benefits payable, exclusions, premium and charges. ❖ Provide a Product Disclosure Sheet to assist you with making informed decisions and facilitating product comparison. 	<p>Assist You With the Policy Application</p> <ul style="list-style-type: none"> ❖ Explain the importance of answering the questions in the proposal form completely and accurately. ❖ Submit your application for underwriting after you have signed the proposal form. ❖ Arrange for a medical examination with one of our panel clinics, if required. ❖ Provide information on making a nomination to ensure that the policy money is received by your beneficiaries in the event of death. <p>Once Bought, Explain the Policy Terms and Conditions</p> <ul style="list-style-type: none"> ❖ Your policy document will be delivered to you (by hand, via post or electronically) within 7 days from the policy issue date. ❖ Go through the terms and conditions of the policy with you to ensure that this is the right plan that you have purchased. 	<p>Continuous Policy Servicing</p> <ul style="list-style-type: none"> ❖ Remind you of the policy renewal. ❖ Provide continuous service e.g. policy modifications, change of address and frequency of premium payments. If your agent has left the Company, we will appoint a new agent to service you. <p>Assists You With Making a Claim</p> <ul style="list-style-type: none"> ❖ Guide you through the standard procedures for filing an insurance claim.

Customer Portal

Please visit our corporate website at <https://www.hla.com.my/>. Once you are there, just click on the **HLA360°** banner to access the HLA Customer Portal where you will be able to access your policy information.

If you require additional information or support from our company, please give us a call at **03-7650 1288** or e-mail us at customerservice@hla.hongleong.com.my.