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| PRODUCT DISCLOSURE SHEET | Hong Leong Assurance Berhad |
| Read this Product Disclosure Sheet before you decide to take up the HLA Vital Secure. Be sure to also read the general terms and conditions. | HLA Vital Secure |
| | << 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?

- HLA Vital Secure is a non-participating insurance plan which provides protection against the following events up to age 85:
 - I. Cancer;
 - II. Critical Illness;
 - III. Accidental Total and Permanent Disability (TPD); or
 - IV. Death,
 whichever is earlier.
- In addition to above coverage, this plan also provides protection against Bone Fracture of Hip or Vertebrae due to Osteoporosis.
- The premium payment term for this plan is 10 years.

2. What are the covers / benefits provided?

A) Basic Plan

The Basic Sum Assured for this plan is RM _____ with coverage period of _____ years or upon termination, whichever the earlier.

(I) Cancer Benefit

Upon diagnosis of Cancer of the Life Assured during the policy term, RM _____ shall be payable.

The plan shall be deemed terminated upon approval of claim for aforementioned benefit.

(II) Critical Illness Benefit

Upon diagnosis of any one of the following Critical Illness of the Life Assured during the policy term:

- Stroke
- Alzheimer's Disease / Severe Dementia
- Parkinson's Disease
- Major Head Trauma
- Congestive Heart Failure
- Heart Attack
- End-Stage Lung Disease
- Kidney Failure
- Blindness
- Deafness
- Loss of speech

RM _____ shall be payable.

The plan shall be deemed terminated upon approval of claim for aforementioned benefit.

(III) Accidental TPD Benefit

In the event of TPD of the Life Assured due to accidental causes during the policy term, the Accidental TPD Benefit of RM _____ shall be payable.

Accidental TPD Benefit will be paid in accordance to provision for TPD as stated in policy contract.

This coverage shall cease at age 75 of Life Assured.

The plan shall be deemed terminated upon approval of claim for aforementioned benefit.

(IV) Bone Fracture of Hip or Vertebrae due to Osteoporosis Benefit

Upon diagnosis of Bone Fracture of Hip or Vertebrae due to Osteoporosis of the Life Assured during the policy term, RM _____ shall be payable.

(V) Death Benefit

In the event of Death of Life Assured during the policy term, the Death Benefit of RM _____ shall be payable.

The plan shall be deemed terminated upon approval of claim for aforementioned benefit.

This product disclosure sheet consists of 4 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.

3. How much premium do I have to pay?

The total premium you have to pay and the policy term may vary depending on the underwriting requirements of the insurance company. The estimated premium that you have to pay is as follows.

| Plan | Premium Payable | | | |
|----------------------|-----------------|--------------------|----------------|--------------|
| | Annually (RM) | Semi-annually (RM) | Quarterly (RM) | Monthly (RM) |
| HLA Vital Secure | * | * | * | * |
| Total Premium | * | * | * | * |

Premium duration:

| Plan | Insured Lives | Premium payable based on 1st insured life's age at the beginning of the policy year | Premium Payment Term |
|------------------|---------------|---|----------------------|
| HLA Vital Secure | Life Assured | Until age * | 10 Years |

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' written notice.

* Please obtain a copy of PDS specific to you from your agent.

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?

| Policy Year | Commission (%) |
|-------------|------------------|
| | HLA Vital Secure |
| 1 | * |
| 2 | * |
| 3 | * |
| 4 | * |
| 5 | * |
| 6 | * |
| Thereafter | * |

* Please obtain a copy of PDS specific to you from your agent.

No other fees or charges are applicable to this product.

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 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.
- Policy lapse – the policy will lapse when the premium is not paid for the insurance and other charges. However, you are given a 30 days' grace period for payment of premium.
- The policy may not have a guaranteed minimum cash value on termination until after you have paid premium for three years.
- You should satisfy yourself that this policy will best serve your needs and that the total premium payable under this plan is an amount you can afford.
- Please note the likely implications of switching policy from one insurer to another or transferring from one type of insurance plan to another – for example, you may be subject to new terms and conditions of the new policy or of the new insurer.
- The coverage will cease on the day after the expiry date and liability of the insurance company shall cease immediately after the expiry date.

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?

Cancer Benefit

The following situations, conditions or illnesses are excluded:

- The signs or symptoms of the Cancer is manifested prior to or within sixty (60) days from the Issue Date, Alteration Effective Date or any Reinstatement Date of this Policy, whichever is the latest;
- Pre-existing Illness;
- The Cancer, 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. 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

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- (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;
- (d) Any Cancer 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;
- (e) Any Cancer resulting directly from alcohol or drug abuse; or
- (f) Death of the Life Assured within twenty eight (28) days following the date of diagnosis of any of the Cancer.

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

Critical Illness Benefit

The following situations, conditions or illnesses are excluded:

- (a) The signs or symptoms of Critical Illness is manifested prior to or:
 - A. within sixty (60) days from the Issue Date, Alteration Effective Date or any Reinstatement Date of this Policy, whichever is the latest in respect of:
 - (i) Congestive Heart Failure; or
 - (ii) Heart Attack; or
 - B. within thirty (30) days from the Issue Date, Alteration Effective Date or any Reinstatement Date of this Policy, whichever is the latest in respect of all other Critical Illness not set out in Item A above;
- (b) Pre-existing Illness;
- (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. For the purpose of this Policy,
 - (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
 - (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;
- (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;
- (e) Any Critical Illness caused by a self-inflicted injury, while sane or insane;
- (f) Any Critical Illness resulting directly from alcohol or drug abuse; or
- (g) Death of the Life Assured within twenty eight (28) days following the date of diagnosis of any of the Critical Illness.

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

Accidental TPD Benefit

No benefit shall be payable in respect of any one of the following causes:

- (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;
- (b) Self-inflicted Injury, suicide or attempted suicide, provoked murder or assault or being under the influence of drugs/ narcotics/ alcohol of any kind;
- (c) Engaging in or taking part in professional or semi-professional sports;
- (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;
- (e) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military or usurped power;
- (f) Direct participation in strikes, riots, rebellion, revolution, civil commotion or insurrection;
- (g) Active duty in the armed forces (whether voluntary or otherwise);
- (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 is sexually transmitted;
- (i) Committing or attempting to commit any unlawful act;
- (j) Any injuries as a result of the mental disorder;
- (k) Miscarriage or any complications related to the same;
- (l) Any dental treatment unless necessitated by Injury.

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

Bone Fracture of Hip or Vertebrae due to Osteoporosis Benefit

No benefit shall be payable in respect of any one of the following causes:

- (a) The signs or symptoms of the Bone Fracture of Hip or Vertebrae due to Osteoporosis is manifested prior to or within sixty (60) days from the Issue Date, Alteration Effective Date or any Reinstatement Date of this Policy, whichever is the latest;
- (b) Pre-existing Illness;
- (c) Any Bone Fracture of Hip or Vertebrae due to Osteoporosis caused by a self-inflicted injury, while sane or insane; or
- (d) Any Bone Fracture of Hip or Vertebrae due to Osteoporosis resulting directly from alcohol or drug abuse.

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 premiums and any applicable tax paid without interest after deducting any amount due to us under this Policy.

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7. Can I cancel my policy?

You may cancel the policy by giving a written notice to Hong Leong Assurance Berhad. After the free look period the cash surrender value (if any) of your policy will be paid to you when you cancel the policy, however the amount payable may be less than the total premiums you had paid.

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 to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information, please refer to the insuranceinfo booklet available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

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>>.



HongLeong Assurance

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.