HongLeong Assurance

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PRODUCT DISCLOSURE SHEET

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. Please refer to the policy contract for the definition of the capitalised terms.

Dear Customer,
This Product Disclosure Sheet provides you with key information on your life insurance. Other customers have read this Product Disclosure Sheet and found it helpful; **you should read it too**.

1 What is Active Lifestyle Protector (Premier Plan)?

Active Lifestyle Protector (Premier Plan) is a non-participating plan which offers Compassionate Allowance Benefit (upon death), No Claim Bonus, Daily Hospitalisation Income Benefit, Loss of Travel Documents Benefit, and Emergency Medical Evacuation and Repatriation for coverage term of 5 years.

2 Know Your Coverage/Benefits

As an illustration, depending on the premium payment mode, for the following premium payable in the **first year**, you will receive the following life insurance **coverage/benefits.**

Annually (RM)	Semi-Annually (RM)	Quarterly (RM)	Monthly (RM)
857.14	439.28	225.00	75.00

The coverage stated in the table below is for the Life Assured, unless stated otherwise.

Compassionate Allowance Benefit

Upon death, we shall pay the amount based on the cause of death, event location, and plan selected as shown in the table below. We shall terminate this policy after approval of this benefit claim.

Event Location	Cause of Death	Compassionate Benefit payable (RM)	
		Deluxe Plan	Premier Plan
Malaysia	Natural causes	5,000.00	10,000.00
	Accidental causes	25,000.00	50,000.00
Overseas	Natural causes	10,000.00	20,000.00
	Accidental causes	50,000.00	100,000.00

No Claim Bonus

Upon the end of the policy term and provided that no claim has been approved for the entire policy term, we shall pay **70%** (for Deluxe Plan) or **100%** (for Premier Plan) of Total Premium Paid based on monthly mode of payment for this policy.

Daily Hospitalisation Income Benefit

- Upon admission to a Hospital in Malaysia, we shall pay a daily income benefit equivalent to **RM150.00** per day for Deluxe plan or **RM300.00** per day for Premier plan up to 730 days per Any One Disability.
- Upon admission to a Hospital in Overseas countries, we shall pay a daily income benefit equivalent to **RM300.00** per day for Deluxe plan or **RM600.00** per day for Premier plan up to 30 days per Any One Disability.

Loss of Travel Document Benefit

- When the Life Assured becomes a victim of a Perils while travelling Overseas and losses his/her passport (inclusive of visa, if any), we shall pay the amount equivalent to **RM1,500.00** for Deluxe plan or **RM3,000.00** for Premier plan.
- We shall limit the benefit payment to 1 claim only per policy year.

Emergency Medical Evacuation and Repatriation

We have engaged an emergency assistance agency (The Asia Assistance Network) to offer indemnified service programme (International Assistance and Domestic Assistance) to handle emergency medical care and repatriation of mortal remains of the Life Assured up to **RM250,000.00** per event.

Please refer to Product Information Sheet and policy contract for more details.

Your life insurance **excludes**:

- Suicide – if death was due to suicide within **12** months from the Issue Date, Alteration Effective Date, or the Reinstatement Date, whichever is the latest.
- Death due to accident/Loss of Travel Documents/Hospitalisation resulting from flying or taking part in any aerial activities except where travelling 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; self-inflicted injury, suicide or attempted suicide, provoked murder or assault or being under the influence of drugs/ narcotics/ alcohol of any kind; 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; direct participation in strikes, riots, rebellion, revolution and civil commotion, or insurrection; or committing or attempting to commit any unlawful act.
- Death due to accident/ Loss of Travel Documents resulting from engaging in or taking part in professional or semi-professional sports; war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military or usurped power; active duty in the armed forces (whether voluntary or otherwise); or as a result of the mental disorder.
- Death due to accident resulting from 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; miscarriage or any complications due to pregnancy or any dental treatment unless necessitated by injury covered under this policy.
- Hospitalisation resulting from Pre-existing Illness; Specified Illnesses; any medical or physical conditions arising within the first 30 days of the Issue Date or Reinstatement Date, whichever is later except for injury due to accident or violent, external and visible means and not by sickness, disease or gradual physical or mental deformity or infirmity; plastic/ cosmetic surgery, circumcision, eye examination, glasses or Surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof; dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the period of insurance; private nursing, rest cures or sanitaria care, illegal drugs, intoxication, sterilization, venereal disease and its sequele, AIDS or ARC, HIV and HIV related diseases including any mutant derivations or variations thereof and any communicable diseases that requires quarantine by law; any Treatment or Surgical operation for Congenital Conditions or deformities including hereditary conditions; pregnancy, childbirth (including Surgical delivery), miscarriage or any complications related to the same, abortion and prenatal or postnatal care and Surgical, mechanical or chemical contraceptive methods of birth control or Treatment pertaining to infertility. Erectile dysfunction and tests or Treatment related to impotence or sterilization; hospitalisation primarily for investigative purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to Treatment or diagnosis of a Disability or any Treatment which is not Medically Necessary and any preventive Treatment, preventive medicines or examinations carried out by a Physician, and Treatment specifically for weight reduction or gain; war or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed

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This Product Disclosure 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.

Active Lifestyle Protector Version 1.0 – Last updated 1 Jan 2026 – E&OE –

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Tel: 03–7650 1288 Website: www.hla.com.my

forces (whether voluntary or involuntary); ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; expenses incurred for donation of any body organ by a Life Assured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications; investigation and Treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as Treatment, medical service or supplies including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist Treatment, massage or aroma therapy or other form of alternative Treatment; psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations); costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/ pack and other ineligible non-medical items; sickness or Injury arising from hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional or semi-professional sports and illegal activities; expenses incurred for sex changes; or any physical defect or infirmity.

- Emergency Medical Evacuation and Repatriation resulting from Pre-existing conditions; emergency medical evacuation or repatriation or cost not approved in advance and in writing by the emergency assistance agency and/or not arranged by the emergency assistance agency; any event occurring when the Life Assured is within the territory of Malaysia or home country (international assistance), within 100km from the place of residence in Malaysia (domestic assistance) or more than 100km from the place of residence in Malaysia for a period of more than 90 consecutive days per trip (domestic assistance); participation in war, riot or civil commotion or any illegal act including resulting imprisonment or while serving in a police or military unit; the cost of transporting a Life Assured by means of the Life Assured's owned or leased watercraft unless agreed otherwise in writing by the emergency assistance agency prior to the Commencement Date of the Programme. The emergency assistance agency shall not be obliged to provide services to Life Assured located in areas which represent war risks, political or other conditions such as to make such services impossible or reasonably impracticable; if the Life Assured is travelling outside Malaysia (international assistance) or travelling more than 100km from the place of residence for a period less than 90 consecutive days (domestic assistance) contrary to the advice of a Doctor or Physician or Surgeon or for the purpose of obtaining medical Treatment for rest and recuperation following any prior Accident or Illness; if the Life Assured is not suffering from a serious medical condition or if the Treatment can be reasonably delayed until the Life Assured returns to Malaysia (international assistance) or place of residence in Malaysia (domestic assistance); childbirth, pregnancy, (except abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn children) and in any event childbirth, miscarriage (spontaneous abortion) or pregnancy after sixth (6th) month thereof; accident or Injury occurring while the Life Assured is engaged in mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, ballooning, hang-gliding, deep sea diving utilizing hard helmet with airhose attachments, racing of any kind other than on foot and all professional sports unless otherwise agreed in writing by the emergency assistance agency at the Commencement Date; self-inflicted Injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted Diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related conditions or Diseases; any Treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of Treatment; or the cost of burial in the Life Assured's home country or Malaysia.

Note: Please refer to the Product Information Sheet or policy contract for the details of exclusions.

If you have any questions or require assistance on your life insurance, you can:

Call us at	Visit us at:	Email us at:	Scan the QR code
03-7650 1288	https://www.hla.com.my/en/home.html	customerservice@hla.hongleong.com.my	for the Product Information Sheet

3 Know Your Obligations

For your life insurance, you must pay a premium of:

Premium

Depending on the premium payment mode, the following premium is payable in the **first year.**

Annually (RM)	Semi-Annually (RM)	Quarterly (RM)	Monthly (RM)
857.14	439.28	225.00	75.00

Duration: **5** year(s)

You also have to pay the following fees and charges:

Total Commission	There is no commission payable for this policy.
Other applicable charges	Marketing fee/referral fee/any other types of promotional-related fee (if applicable)

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- Premium payment beyond the grace period may result in policy lapse and may affect future benefit payout.
- 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.

Note: The list is **non-exhaustive**. You should refer to the Product Information Sheet or policy contract for the full list of terms and conditions.

Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Free-look period**: You may cancel your policy within 15 days after your policy has been delivered to you. The premium that you have paid (less any medical fee incurred) will be refunded to you.
- **After free-look period:** You may cancel your policy and we shall pay the cash surrender value (if any), less any amount you owe us.

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).

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 OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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