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 insurance. Other customers have read this Product Disclosure Sheet and found it helpful; **you should read it too.**

1 What is CI Shield - 5?

CI Shield - 5 is a non-participating plan which provides coverage for 5 Critical Illnesses with coverage term of 10 years and will be automatically renewed for another 10 years without underwriting, subject to the maximum renewal limit of 2 times and maximum renewal age at 60 years old.

2 Know Your Coverage/Benefits

As an illustration, for annual premium of **RM247.00** payable in the **first year**, you will receive the following insurance **coverage/benefits**.
The coverage stated in the table below is for the Life Assured, unless stated otherwise.

Critical Illness Benefit	We shall pay Basic Sum Assured **(RM100,000.00)** upon diagnosis of any 5 Critical Illnesses covered.
Automatic Renewability	• Upon expiry of this policy, we will automatically renew this policy for another 10 years term without underwriting, subject to: (a) Attained age of the Life Assured upon renewal is not greater than 60 years old; and (b) This policy has not exceeded the maximum renewal limit of 2 times. • We shall determine the premium and any applicable tax payable upon renewal based on the Life Assured's age on the renewal date.

The Critical Illnesses covered under this policy include:
1. Cancer
2. Coronary Artery By-Pass Surgery
3. Heart Attack
4. Kidney failure
5. Stroke

Note: Please read your Product Information Sheet or policy contract for details on the Critical Illness, the benefits' terms and conditions of this policy.

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

Your insurance **excludes**:
- Medical condition that you had before buying the policy (i.e. pre-existing condition).
- The signs or symptoms of the Critical Illness is manifested prior to or within 30 days from the Issue Date, Alteration Effective Date, or any Reinstatement Date of this Policy, whichever is the latest, except for Cancer, Coronary Artery Bypass Surgery, or Heart Attack, where the signs or symptoms are manifested prior to, or within 60 days from the Issue Date, Alternation Effective Date, or any Reinstatement Date of this Policy, whichever is the latest.
- Critical Illness, 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 Immunodeficiency 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.
- Any Critical Illness:
  (i) was diagnosed, whether directly or indirectly, due to congenital defect or disease, which was manifested or was diagnosed before the Life Assured attained 17 years of age;
  (ii) caused by a self-inflicted injury, while sane or insane; or
  (iii) resulting directly from alcohol or drug abuse.
- Death of the Life Assured within 28 days following the date of diagnosis of any of the Critical Illness.

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

SAMPLE

If you have any questions or require assistance on your 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 this insurance, you must pay a premium of:	
Premium	Annual premium of **RM247.00** is payable in the **first year**.
Duration: **10** 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 payouts.
- 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.
- The premium is not guaranteed but level throughout the payment term. We reserve the right to revise the premium by giving you at least 90-day written notice.

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:
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.

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