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 Cancer Shield Care?

Cancer Shield Care is a non-participating plan which provides coverage for all stages of Cancer and protection upon first occurrence of Death or Total and Permanent Disability (TPD) (prior to attaining age 65) for coverage term of 10 years.

2 Know Your Coverage/Benefits

As an illustration, for annual premium of **RM861.00** payable in the **first year**, you will receive the following life insurance **coverage/benefits**.
The coverage stated in the table below is for the Life Assured, unless stated otherwise.

Cancer Benefit	• We shall pay a percentage of Basic Sum Assured **(RM100,000.00)** based on Cancer Stage as shown in the table below: <table><tr><th>Cancer Stage</th><th>Percentage of Basic Sum Assured (%)</th></tr><tr><td>Very Early Cancers</td><td>50</td></tr><tr><td>Early Cancers</td><td>150</td></tr><tr><td>Advanced Cancers</td><td>300</td></tr></table>• The total amount payable for this benefit shall be limited to 300% of Basic Sum Assured. • We shall reduce the benefit payable in respect of each Cancer Stage as specified in the table above by any prior payments for Cancer of the same organ type. • We allow multiple claims for Very Early Cancers and Early Cancers Stage provided that the claim is in respect of a different type of Cancer affecting a different organ. In the event multiple claims are made for Very Early Cancers and/ or Early Cancers Stage, we shall pay the lower of: o the amount claimable for the subsequent Cancer Stage; or o the difference between the maximum claims amount and the aggregate prior payments. • We shall terminate this policy if the total claims under this benefit have reached 300% of Basic Sum Assured.
Death or Total and Permanent Disability (TPD) Benefit	• Upon the first occurrence of either death or TPD (prior to attaining age 65), we shall pay the Basic Sum Assured. • We shall pay the TPD Benefit in accordance with the TPD provision. • Upon payment of the TPD Benefit, we will reduce the Death Benefit accordingly. We shall pay any balance of the TPD Benefit upon death occurs during the policy term. • We shall terminate this policy after approval of Death Benefit claim.
Waiver of Premium	Upon approval of a claim for Cancer or TPD, we shall waive all future premiums, commencing from the next premium due date following the event date of Cancer or TPD.
Extension of Coverage	We shall extend the coverage of this policy for a further period of 2 policy years after the expiry of this policy to cover against Advanced Cancers, provided there were claims of either Very Early Cancers and/or Early Cancers of the same type or same organ admitted prior to the expiry of the policy.

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

Your life insurance **excludes**:
- Cancer:
  i) Medical condition that you had before buying this plan (i.e. pre-existing condition).
  ii) All Cancers presenting or diagnosing within 60 days from the Issue Date, Alteration Effective Date, or Reinstatement Date of this Basic Policy, whichever is the latest;
  iii) All Cancers which are histologically classified as being:
    - Premalignant (for example cervical cervical intraepithelial neoplasia / CIN I, II or III, essential thrombocythemia, polycythemia rubra vera) or having either borderline malignancy / low malignant potential; and/or
    - Carcinoma in situ (except Ductal carcinoma in situ breast, Carcinoma in situ cervix and Carcinoma in situ colon).
  iv) All skin Cancers except malignant melanoma which are > 1.5mm thickness or metastatic skin Cancers.
  v) All Cancers associated with HIV infection.
  vi) Unreasonable failure to follow medical treatment.
  vii) Very Early Cancers and Early Cancers if Death of the Life Assured occurs within 7 days following the date of diagnosis of Cancer.
  viii) Advanced Cancers if Death of the Life Assured occurs within 28 days following the date of diagnosis of Cancer.
- 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.
- TPD resulting from:
  i) the disability giving rise to a TPD exists at the Issue Date, Alteration Effective Date, or the Reinstatement Date, whichever is the latest.
  ii) any self-inflicted bodily injury while sane or insane;
  iii) flying 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
  iv) anything whatsoever while as a member of the armed forces, police and paramilitary forces as a result of declared or undeclared war, riots, or civil commotion.

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 life insurance, you must pay a premium of:	
Premium	Annual premium of **RM861.00** 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.

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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