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 Hospital Shield Plus?

Hospital Shield Plus is a non-participating plan which offers daily hospitalisation income upon hospitalisation 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 65 years old.

2 Know Your Coverage/Benefits

As an illustration, for annual premium of **RM349.98** 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.

Daily Hospitalisation Income Benefits	Upon Admission to a Hospital, we shall pay a daily hospitalisation income **(RM300.00)** up to a maximum of 730 days per confinement.
Daily Hospitalisation Income Benefits Due to Cancer	Upon Admission to a Hospital due to Cancer, we shall pay a daily hospitalisation income **(RM600.00)** up to a maximum of 730 days per confinement.
Automatic Renewability	• Upon expiry of this plan, we will automatically renew this plan for another 10 years term without underwriting, subject to: (a) Attained age of the Life Assured upon renewal is not greater than 65 years old; and (b) This plan 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.

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

Your insurance **excludes**:
- Hospitalisation for more than 730 days per confinement;
- The whole period of confinement to Hospital or any part of such period occurs during the first 30 days after the Issue Date, Alteration Effective Date, or Reinstatement Date of this policy, whichever is the latest;
- Any period of confinement to Hospital which occurs after the end of the Policy Year immediately following Life Assured attaining the age of 76 years, or after the Expiry Date of this Policy, whichever is earlier;
- Pre-existing Illness;
- Specified Illnesses occurring during the first 120 days of the continuous cover;
- Any medical or physical conditions arising within the first 30 days from Issue Date, Alteration Effective Date or any Reinstatement Date, whichever the latest except for accidental injuries;
- Plastic/Cosmetic Surgery, circumcision, eye examination, glasses and refraction or surgical correction of farsightedness or 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 sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related Diseases, and any communicable Diseases required quarantine by law;
- Any treatment or surgical operation for Congenital Conditions or deformities including hereditary conditions;
- Pregnancy, child birth (including surgical delivery), miscarriage, 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 investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain;
- Suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane;
- War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;
- 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 complication;
- 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 reflexology, bonesetting, herbalist treatment, massage or aroma therapy or other alternative treatment;
- Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Life Assured and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract;
- 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 racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
- Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes; or
- Expenses incurred for sex changes.

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

SAMPLE

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.
Hospital Shield Plus Version 1.0 - Last Updated 01 Jan 2026 - E&OE -
Level 3, Tower B, PJ City Development, No. 15A, Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor.
Tel: 03–7650 1288 Website: www.hla.com.my

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 **RM349.98** 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:
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.

SAMPLE