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 Hospitalisation Income Shield (Premier Plan)?

Hospitalisation Income Shield (Premier Plan) is a non-participating plan which offers increasing Daily Hospitalisation Income Benefit, increasing Intensive Care Unit and/or Overseas Benefit, Monthly Living Allowance Benefit, Compassionate Benefit, and Maturity Benefit, if no prior claim on Monthly Living Allowance Benefit is made.

2 Know Your Coverage/Benefits

As an illustration, for annual premium of **RM1,212.00** 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.

Daily Hospitalisation Income Benefit	• Upon admission to a hospital, we shall pay a daily income benefit starting at **RM150.00** per day for Deluxe Plan or **RM300.00** per day for Premier Plan in policy year 1. The daily income benefit amount shall increase by 5% annually from beginning of policy year 2. • The daily income benefit is payable up to 730 days per Any One Disability provided that the confinement is Medically Necessary. • The eligible daily income benefit amount payable once determined based on the first day of each admission shall remain the same throughout the period of hospitalisation.
Intensive Care Unit and/or Overseas Benefit	• Upon admission to the Intensive Care Unit in any hospital in Malaysia and/or hospital whilst travelling/residing overseas, we shall pay an **additional** Daily Hospitalisation Income Benefit, up to 30 days per Any One Disability provided that the confinement is Medically Necessary. The benefit amount shall increase by 5% annually from beginning of policy year 2. • The eligible additional daily income benefit amount payable once determined based on the first day of each admission shall remain the same throughout the period of hospitalisation.
Monthly Living Allowance Benefit	• Upon the following disablement due to accident, we shall pay a monthly living allowance benefit equivalent to **RM1,500.00** per month for Deluxe Plan or **RM3,000.00** per month for Premier Plan, up to 180 months provided that the Life Assured is alive and remains disabled: i) Total and Permanent Disability (TPD); ii) Permanent total loss of sight of both eyes; iii) Permanent total loss of sight of one eye; iv) Permanent total loss of speech and hearing; v) Loss of or the permanent loss of use of two limbs; vi) Loss of or the permanent loss of use of one limbs; vii) Permanent and incurable insanity; or viii) Permanent total paralysis. • We shall pay the Monthly Living Allowance benefit in accordance with the TPD Limit.
Compassionate Allowance Benefit	• Upon death, we shall pay a lump sum equivalent to **RM1,500.00** for Deluxe Plan or **RM3,000.00** for Premier Plan plus 70% of total premium paid. • We shall terminate this policy after approval of this benefit claim.
Maturity Benefit	Upon the end of the policy term and provided no prior claim was made on Monthly Living Allowance Benefit, we shall pay a Maturity Benefit equivalent to 70% of the total premium paid.

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

Your 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.
- Daily Hospitalisation Income Benefit and Intensive Care Unit and/or Overseas Benefit resulting from Pre-existing Illness; Specified Illnesses; any medical or physical conditions arising within the first 30 days of the Issue Date, Alteration Effective Date or Reinstatement Date, whichever is the latest, except for Injuries; plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction 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 sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex), Human Immune-deficiency Virus (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 forces (whether voluntary or involuntary), direct participation in strikes, riots, rebellion, revolution 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 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

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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.
Hospitalisation Income Shield 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

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; flying or taking part in any aerial activities except where traveling in an aircraft as a fare- paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes 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, underwater pastimes, football, polo, hunting, show jumping, caving, pot-holing, boxing or wrestling; committing or attempting to commit any unlawful act; or any physical defect or infirmity.

- Monthly Living Allowance Benefit resulting from:
  - i) The disability giving rise to a TPD exists at the Issue Date, Alteration Effective Date or at any Reinstatement Date, whichever is the latest;
  - ii) 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;
  - iii) Self-inflicted Injury, suicide or attempted suicide, provoked murder or assault or being under the influence of drugs/ narcotics/ alcohol of any kind;
  - iv) Engaging in or taking part in professional or semi-professional sports;
  - v) 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;
  - vi) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military or usurped power;
  - vii) Direct participation in strikes, riots, rebellion, revolution, civil commotion or insurrection;
  - viii) Active duty in the armed forces (whether voluntary or otherwise);
  - ix) 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;
  - x) Any medical or surgical Treatment (except those necessitated by injuries covered by this Policy);
  - xi) Committing or attempting to commit any unlawful act;
  - xii) Any disease, sickness or Congenital Conditions;
  - xiii) Any physical or mental defect or infirmity;
  - xiv) Human Immune-deficiency Virus (HIV) and/or any HIV related illness including AIDS and/or any mutant derivations or variations thereof;
  - xv) Pregnancy, childbirth, miscarriage or any complications related to the same; or
  - xvi) Any dental Treatment not necessitated by Injury covered under this Policy.

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

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 **RM1,212.00** 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:
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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