

# HONG LEONG ASSURANCE BERHAD

## ANNEXURE

### ACCIDENTAL HOSPITALISATION DAILY INCOME RIDER

This Accidental Hospitalisation Daily Income Rider (“**this Rider**”) is an integral part of the Policy and shall be read as such only if the Annexure number is stated in the Policy Schedule or by an Endorsement to that effect. In the event that there is any inconsistency between the Basic Policy and this Rider, this Rider shall supersede the Basic Policy. Save as otherwise expressly provided herein, all capitalised terms not defined herein shall have the meanings attributable thereto in the Basic Policy. In consideration of the premium paid as shown in the Policy Schedule or an Endorsement to that effect, the Company issues this Rider.

#### DEFINITION AND INTERPRETATION

In this Rider, unless the context requires otherwise:

“Alteration Effective Date” means the date as stated in the Endorsement;

“Bodily Injury/ Injury” means injury suffered or caused solely by violent, Accident, external and visible means and not by sickness, disease or gradual physical or mental deformity or infirmity;

“Congenital Conditions” means any medical or physical abnormalities existing at the time of birth, as well as neonatal physical abnormalities developing within six (6) months from the time of birth. They will include hernias of all types and epilepsy except when caused by a trauma which occurred after the date that the Life Assured was continuously covered under this Rider;

“Disability” means a sickness, disease, illness or the entire Injuries arising out of a single or continuous series of causes;

“Expiry Date” means the date specified in the Policy Schedule or any Endorsement and beyond which the Rider will no longer be in force and effect if not earlier terminated in accordance with the provisions hereof;

“Hospital” means only an establishment duly constituted and registered as a Hospital for the care and treatment of sick and injured persons as paying bed-patients, and which:

- (a) has facilities for diagnosis and major surgery,
- (b) provides twenty-four (24) hour a day nursing services by registered and graduate nurses,
- (c) is under the supervision of a Physician, and
- (d) is not primarily a clinic; a place for alcoholics or drug addicts; a nursing, rest or convalescent home or a home for aged or similar establishment;

“Hospitalisation” means admission to a Hospital as a registered in-patient for Medically Necessary treatments for a covered Disability upon recommendation of a Physician. A patient shall not be considered as an in-patient if the patient does not physically stay in the Hospital for the whole period of confinement;

“Medically Necessary” means a medical service which is:

- (a) consistent with the diagnosis and customary medical treatment for a covered Disability,
- (b) in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits,
- (c) not for the convenience of the Life Assured or the Physician, and unable to be reasonably rendered out of Hospital (if admitted as an inpatient),
- (d) not of an experimental, investigational or research nature, preventive or screening nature, and
- (e) for which the charges are fair and reasonable and customary for the Disability;

“Rider Sum Assured” means the sum assured as stated in Policy Schedule or any Endorsement issued.

**(A) GRANT OF BENEFITS**

While this Rider is in force and effect, the Company will pay the Benefit as stated below SUBJECT ALWAYS to the conditions contained in this Rider and any Endorsement. The Benefit payable under this Rider shall be in addition to the Benefit payable under the Basic Policy.

**1. ACCIDENTAL HOSPITALISATION DAILY INCOME BENEFIT**

If the Life Assured is admitted to a Hospital for a minimum period of six (6) continuous hours per admission as the result of an accidental Injury, the Company will pay to the Policy Owner equivalent to hundred per centum (100%) of the Rider Sum Assured up to a maximum of seven hundred and thirty (730) days per Accident SUBJECT TO and in accordance with the conditions set out in accordance with the conditions set out below in this Rider.

**(B) CONDITIONS AND PRIVILEGES**

**1. ACCIDENTAL HOSPITALISATION DAILY INCOME BENEFIT**

**1.1. BENEFIT PAYMENT**

While this Rider is still in force and effect if the Life Assured is admitted to a Hospital for a minimum period of six (6) continuous hours per admission as the result of an accidental Injury, the Company will pay to the Policy Owner or his Legal Representative an Accidental Hospitalisation Daily Income Benefit equivalent to hundred per centum (100%) of the Rider Sum Assured up to a maximum of seven hundred and thirty (730) days per Accident provided that the confinement is Medically Necessary.

**1.2. NOTIFICATION**

Written notice of claim must be given within six (6) months from the first day of Hospitalisation. Failure to give notice within such time shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as soon as was reasonably possible.

**1.3. CONDITIONS FOR PAYMENT**

Before any payment of the Accidental Hospitalisation Daily Income Benefit, the following conditions must be fulfilled to the Company's satisfaction:

- (a) Policy Owner or any responsible person on behalf of the Policy Owner shall give a written notice thereof to the Company and shall supply the Company all information assistance and documents within the knowledge or possession of the Policy Owner or such other person or of any person on behalf of them or either of them, necessary for the purpose of dealing with the claim by or on behalf of and at the expense of the Policy Owner. Such further evidence as the Company may reasonably require shall also be supplied in the same manner for the purpose of substantiating any claim under this provision;
- (b) On the happening of any event which may give rise to a claim under this provision the Life Assured shall within two (2) weeks be attended by a Medical Practitioner and within seven (7) days upon request shall supply to the Company at the expense of the Policy Owner a medical report by Medical Practitioner stating the Injury, the nature and extent of the Injury and any other material facts relating to Injury as the Company may reasonably require.
- (c) The Company shall be entitled to deduct any charges due and owing to the Company;

- (d) The production of proof to the reasonable satisfaction of the Company of the date of birth of the Life Assured and of the circumstances giving rise to the claim, procured at the sole expense of the Policy Owner or the person or persons claiming payment; and
- (e) The production of a copy of this Policy and all documents considered necessary by the Company to prove the title of the person claiming payment.

#### **1.4. RENEWABILITY OPTION**

- 1.4.1. Upon the end of the Rider Year, the Rider will automatically be renewed every subsequent year without evidence of insurability subject to the condition that:
  - (a) Life Assured has yet to attain the age of sixty-one (61) on the Renewal Date of Rider; and
  - (b) this product is still offered by the Company at the time of renewal.
- 1.4.2. The premium charged upon renewal shall be determined by the Company based on the Life Assured's age, gender, occupation class and/ or any factors of premium structure related to the policy on the Renewal Date.
- 1.4.3. Policy Owner who does not want to exercise this option shall notify the Company at least thirty (30) days prior to the end of the Rider Year.

#### **1.5. EXCLUSIONS**

The Accidental Hospitalisation Daily Income Benefit shall not be payable if the admission is caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- (a) Flying or taking part in any aerial activities except where traveling in an aircraft as a fare-paying passenger on a regularly scheduled flight of a commercial airline and not as aircrew nor for the purpose of any trade or technical operation in or on the aircraft;
- (b) Self-inflicted Injury, suicide or attempted suicide, provoked murder or assault or being under the influence of drugs/ narcotics/ alcohol of any kind;
- (c) Engaging in or taking part in professional or semi-professional sports;
- (d) 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;
- (e) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military or usurped power;
- (f) Direct participation in strikes, riots, rebellion, revolution, civil commotion or insurrection;
- (g) Active duty in the armed forces (whether voluntary or otherwise);
- (h) 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;
- (i) Any medical or surgical treatment (except those necessitated by Injuries covered by this Rider);
- (j) Committing or attempting to commit any unlawful act;

- (k) Any disease, sickness or Congenital Conditions;
- (l) Any Injuries as a result of the mental disorder;
- (m) Human Immune-deficiency Virus (HIV) and/ or any HIV related illness including AIDS and/ or any mutant derivations or variations thereof;
- (n) Pregnancy, childbirth, miscarriage or any complications related to the same; or
- (o) Any dental treatment unless necessitated by Injury covered under this Rider.

**(C) CANCELLATION OF RIDER**

This Rider may be cancelled by the Policy Owner at any time by giving a written notice to the Company. The cancellation will take effect on the Rider Anniversary Date following the notice.

**(D) CHANGE IN RISK**

The Policy Owner shall give immediate notice in writing to the Company of any material change in Life Assured's occupation, business, duties or pursuits and pay any additional premium that may be required by the Company. All Benefit under this Rider shall be forfeited if there shall have been any change in the circumstances which may increase the risk unless notice of such change shall have been given to the Company and their written consent to continue the insurance shall have been obtained.

**(E) TERMINATION**

This Rider shall automatically terminate upon the occurrence of any of the following, whichever may occur first:

- (a) on the day after the Expiry Date of this Rider, subject to Clause 1.4 of Conditions and Privileges Section;
- (b) the Basic Policy lapses, matures, expires, is cancelled, is surrendered or is otherwise terminated for any other reason; or
- (c) upon the full settlement of seven hundred and thirty (730) days of Accidental Hospitalisation Daily Income Benefit.

**(F) NON-PARTICIPATING**

This Rider does not carry with it the right to share in the divisible profits of the Company.

**“If there is any conflict or inconsistency between any of the contents of this document with any other documents (if any), the contents of this document shall prevail.”**